



# flywire

Round table report

## Exploring the future of traveller and expatriate protection solutions

In association with





## Executive Summary

### Introduction from the round table chair

Our recent round table dinner in London brought together a diverse group of leaders from across the insurance ecosystem – including insurers, MGAs, TPAs, and brokers.

The evening provided an excellent forum for open dialogue on how our industry is evolving to meet new expectations and challenges. Our discussion covered a range of important topics – from the reshaping of care and the growing focus on preventative health and mental wellbeing, to the role of innovation and collaboration in creating more seamless and customer-centric experiences.

We also examined how emerging risks and geopolitical instability are influencing assistance and coverage needs, and how evolving distribution models are changing the way customers access and engage with insurance.

What stood out throughout the evening was the shared commitment to adapt and collaborate – to not only respond to change, but to shape it. I'd like to thank everyone who contributed their insights and experience to what was a rich and forward-looking conversation.

### Exploring the future of traveller and expatriate protection solutions

#### How expatriate and traveller care is evolving amid rising medical costs, geopolitical influences and emerging technology

During the round table, representatives from across all areas of the International Private Medical Insurance (IPMI) and travel insurance marketplace discussed how **the industry is being reshaped by rising medical costs, evolving traveller expectations, shifting geopolitical realities, and rapid advances in technology**.

There has been a **clear move toward more proactive and preventative care**, with mental health support, early intervention, and smarter case management becoming central to future product design.

**Data emerged as one of the industry's greatest challenges – and opportunities.** Siloed medical records, limited data sharing, and outdated regulation are holding back innovation, while **AI**

is poised to transform clinical decision-making, customer engagement, and risk modelling. **Payments innovation** was also identified as critical to reducing friction and improving trust across the customer journey.

**Changing travel patterns and global healthcare inflation**, meanwhile, are creating unprecedented pressure on underwriting models, driving demand for more dynamic, locally responsive pricing.

Among these shifts, the **broker role remains essential**. As international health insurance grows more complex, brokers provide clarity, advice, and vital consumer education – particularly in markets where coverage gaps are poorly understood.

The discussion underscored a shared belief that closer collaboration, better data flows, and increased customer awareness will be key to strengthening this dynamic ecosystem and improving outcomes for travellers and globally mobile individuals.



**Over the following pages, we deep dive on the key insights from our round table participants across the major themes that are shaping traveller and expatriate protection solutions.**



## Round table participants



**Dick Atkins**  
Owner  
International Recoveries LLC



**Ryan Beaulieu**  
President  
Travel Guardian Insurance and AwayCare



**Caroline Broms**  
Senior Demand Generation Manager  
Flywire



**Kieran Brown**  
Managing Director UK  
SIP Medical Family  
Office



**Diana Chernetska**  
Client Advisor  
SIP Medical Family  
Office



**Kirsty Diclaudio**  
Director  
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**Lee Doran**  
International  
Underwriting Manager  
William Russell



**Elliott Draga**  
Chief Commercial  
Officer  
Nordic Insurance  
Software



**Darren Fletcher**  
Head of Business  
Development UK  
Trawick  
International



**Trevor Gardener**  
Business  
Development Director  
Global Excel  
Management



**Christian-Alexander  
Graf von Hardenberg**  
Sales & Strategy  
Miss Moneypenny  
Technologies



**Aurélien Gueye**  
Chief Executive Officer  
Medigo



**Marc Lampe**  
Founder & CEO  
Miss Moneypenny  
Technologies



**Manuel Lopez**  
Strategic Account  
Director B2B  
Flywire



**Manuela Pujals Lord**  
Owner  
MDCL Consulting



**Steve Martin**  
Head of Global  
Individual Broker Sales  
Cigna Healthcare



**Ollie Owen**  
Underwriter  
William Russell



**John Spears**  
VP Sales & Marketing  
Global Excel  
Management



**Joe Thomas**  
Managing Director  
APRIL  
International UK



**Mike Vallee**  
Vice President of  
Business Development  
Medway Air Ambulance



**Adam Vogt**  
Sales Director  
APRIL International UK



**Billy Warner**  
Head of Travel  
Underwriting UK  
& Europe  
Trawick International



**Sarah Watson**  
Director  
THIS

## Key themes

**Making global insurance clearer, more accessible, and more human**

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**Evolving toward proactive, personalised global care**

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**How geopolitics and trends in mobility, tech and health are reshaping the insurance ecosystem**

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**Ensuring seamless access to care for globally mobile individuals and travellers**

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**Why brokers matter more than ever in a complex global insurance landscape**

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# Making global insurance clearer, more accessible, and more human

Across the travel and international health insurance sector, one message is consistent: customers need clarity, and assistance to cut through complexities. Whether choosing a policy or managing a claim, insureds rely on clear guidance, human support, and seamless digital tools to feel confident in their coverage.

A strong emphasis is placed on customer education – helping people understand how their coverage works, what to expect in different healthcare systems, and how to access benefits when it matters. This is why clear policy language, onboarding resources, member engagement

## Lee Doran and Ollie Owen, William Russell:

When we think of the barriers or the complexity in health insurance, it can often be the underwriting piece of the puzzle that causes most concern. At William Russell, however, it is central to our success, not a barrier.

By collaborating closely with sales teams and joining broker or client calls early, our underwriters have been able to help secure cover for clients others have declined, including those with serious pre-existing conditions. It shows that when people lead the process, better outcomes follow, as every underwriting decision we make is carried out by a real person.

Our team's expertise and knowledge ensure we find the right solution at the right price for our members, without automatic risk categorisation. By collaborating early, underwriters gain a deeper understanding of what clients truly need. Balancing essentials, 'nice-to-haves' and affordability. In today's digital world, taking time

sessions, and proactive communication throughout the policy lifecycle are so important.

Expert advice, transparent underwriting, and personalised assistance remain essential, while digital tools and emerging AI enhance accessibility. Smooth payment processes, stronger collaboration across stakeholders, and improved legal awareness all help reduce friction.

Ultimately, simplicity, education, integration, and empathy are what turn complex global coverage into real peace of mind.

to speak directly, understand individual needs, and work together on solutions is rare. Here, communication, knowledge and understanding is driving our success.

## 'When people lead the process, better outcomes follow'

The personal touch remains essential for many of our members. That's why we offer case management and a health concierge to coordinate medical appointments, travel, and paperwork – especially during complex or chronic conditions. True service goes beyond answering questions; it's about proactive, compassionate support tailored to globally mobile lives. Complex case management reflects our commitment to human-centred care – because while technology supports, it's people who truly make the difference.

## Elliott Draga, Nordic Insurance Software:

Digital transformation is well underway in the insurance ecosystem. From a consumer standpoint, most travellers now have access to policy details in real time at the touch of their fingertips, and most can access assistance with the click of a button. The next five years will see agentic AI solutions re-define today's virtual interactions as models develop into maturity.

**'While the broker-insurer-consumer relationships of the future may look different than the ones of today, there is no doubt in my mind that they will continue to exist, and in some cases thrive, as a result of technological innovations'**

Tomorrow's consumer will almost exclusively interact with virtual agents across the travel value chain.

From a back-office standpoint, digital transformation has had a slower adoption cycle as companies still struggle with legacy platform migration. Complex migrations involving sensitive data coupled with an ever-changing platform landscape have, up until now, caused many firms to focus much more on the front office and the B2C and B2B2C journey.

In the future, vertical agents will make migration and re-platforming significantly easier, meaning insurers will be able to onboard new technology and bring solutions to their customers in a much faster way than they currently can. The end result is a more competitive consumer landscape as insurers focus on leveraging new innovations as a catalyst for growth.

The common misconception is that AI tools will displace the modern workforce, causing ripples across global economies. The reality is that, at present, the vast majority of AI initiatives fail and almost all fail without adopting the 'human-in-the-loop' approach.

Modern tools create unprecedented opportunities to enhance and optimize corporate initiatives, but ultimately human beings are social creatures, and while the broker-insurer-consumer relationships of the future may look different than the ones of today, there is no doubt in my mind that they will continue to exist, and in some cases thrive, as a result of technological innovations.

## Kieran Brown, SIP Medical Family Office:

International health and travel insurance is one of the most complex – and often the most emotive – types of coverage, particularly when a medical claim arises. To help clients navigate this complexity, two areas of support are especially important.

Independent market analysis: Understanding each client's specific needs is the starting point. From there, an objective review of available options helps ensure the most suitable policy is selected. Since policies are typically renewed annually, this process is repeated to keep coverage aligned with evolving needs.

Support during policy use: While clients are encouraged to deal directly with insurers, we remain fully engaged throughout. This can include answering general questions, helping with pre-authorisations, identifying suitable medical providers, or arranging second opinions to ensure clarity and confidence throughout care.

These forms of hands-on assistance help ensure clients feel supported at every stage – particularly when it matters most.



## Ryan Beaulieu, AwayCare:

In our model, customers understanding and accessing the value of their coverage – by ensuring they have access to knowledge at every step of the insurance journey – is critical, for the best customer experience. This also includes ensuring we partner with the appropriate organizations to deliver the service levels we expect of ourselves.



**'Everyone needs to work together, to understand their roles and responsibilities, in order to provide an optimal customer journey while effectively managing ever increasing cost pressures'**

#### **Billy Warner and Darren Fletcher, Trawick International:**

Having clear, concise language in all policy documents is absolutely critical to ensure customers understand the products they have purchased. Communication throughout the lifecycle of the policy – from point of sale right through to the renewal communications – highlighting the benefits of the policy and when they can be used, ensures that customers are constantly made aware of their coverage and any important developments, such as policy changes and enhanced benefits.

We have been conducting member engagement sessions – globally – so all employees enrolled in Trawick International plans via our corporate partnerships understand the benefits they have, who to contact, how to claim, and so on. It is also a chance to ask questions and address any concerns they have.

Everything we do is centred around the member experience. From the way we design our product plans to how we deliver support and care – our goal is to make every interaction simple, compassionate, and meaningful for our members.

#### **Caroline Broms, Flywire:**

Payments are no longer just the 'back end' – they've become a core touchpoint of customer trust, loyalty, and brand differentiation. Smooth, transparent, and localized payment experiences now define how policyholders feel about their insurer.

Insurers should consider the impact that payment innovation has on conversion and retention rates and partnerships across the distribution chain, and how removing payment friction results in a customer-first brand reputation.

**'Smooth, transparent, and localized payment experiences now define how policyholders feel about their insurer'**

#### **Joe Thomas, APRIL International UK:**

As the international health insurance market continues to evolve, our priority at APRIL International is to make protection simple and accessible for clients, no matter where they are in the world. We recognise that navigating different healthcare systems, reimbursement rules, and coverage options can be overwhelming, so we focus on providing clear guidance, reliable digital tools, and responsive support.

#### **Manuel Lopez, Flywire:**

The premium collection process is often the first and most common touchpoint between a customer and their insurer, and it sets the tone for the entire relationship. A smooth, transparent payment experience builds immediate trust.

Customers expect the same ease of payment they experience in retail or travel. When insurers offer instant confirmations, multi-currency options, and locally preferred methods, it signals credibility and understanding of their needs.

#### **John Spears, Global Excel Management:**

There exists a very complex constellation of players involved in the entire process of insurance delivery. More than ever, there needs to be a 'team' approach to effectively manage costs and ensure an optimal customer journey.

Everyone needs to work together, to understand their roles and responsibilities, in order to provide an optimal customer journey while effectively managing ever increasing cost pressures. The better we can work together, the more successful we'll be in achieving these two mutually inclusive goals.

#### **Dick Atkins, International Recoveries LLC:**

It is important to increase awareness of the problems that can arise when insurers fail to offer meaningful legal support to their customers. While insurers are well equipped with in-house and external lawyers to manage their own liability, regulatory issues, and risk exposure, many remain unaware of the need to provide appropriate referral and consultation services to their insureds.

Several actions can help address this gap. First, insurers and their employees need accessible information that highlights the legal assistance gap and showcases cost-effective ways to deliver practical support. This topic should also feature more prominently at travel insurance conferences and seminars, where real-world cases can be discussed and alternative, affordable solutions can be explored.

Longstanding discussions with insurers suggest that many simply do not view legal assistance for insureds as an issue requiring attention. Yet the experiences of expatriates, students, and travellers who have found themselves detained in foreign prisons illustrate the severe consequences of missing support – and should serve as a powerful catalyst for change.

At a minimum, insurers and assistance providers could offer insureds free, readily available information on uncommon or high-risk laws they may encounter abroad. Even a simple list of these legal pitfalls would help travellers, students, and expat families avoid dangerous situations. This basic, cost-free step would be a realistic starting point in addressing a serious and long-overlooked problem.

**'We would really all benefit from better systems integration so that decisions can be made faster and members can be kept in the loop'**

#### **Manuela Pujals Lord, MDCL Consulting:**

If insurance companies were informing the insured via brokers – or whomever they are buying their policies through – the actual payment of the bills or patient transportation would not be a problem, for adequate coverage would have been acquired.

#### **Aurélien Gueye, Medigo:**

Collaboration between claims specialists, insurers, and brokers is key to enhancing the efficiency, transparency, and effectiveness of insurance delivery. It may sound obvious but, being a TPA, we are the middleman and the lack of communication, integration and collaboration between the different stakeholders (or the diverging interests) is sometimes really detrimental to the member. It creates delays, misunderstandings, frustrations, and so on.

Progress in this area starts with helping insureds to really understand the policy that was bought and the processes that insurers mandate when it comes to claims pre-approvals. Our team is sometimes still baffled when they see people claiming for things that are obviously not covered or when members really struggle to understand the concept of pre-existing conditions, the different exclusions of their policies, the depth of the processes involved in claims adjudication, and such like. In general, we would really all benefit from better systems integration so that decisions can be made faster and members can be kept in the loop.

#### **Mike Vallee, Medway Air Ambulance:**

The most common logistical obstacle we face is the lack of available receiving beds, but this is largely out of the control of the medical providers, who rely on the over-burdened hospitals. Essentially, a smooth and timely flow of required patient data (passport, receiving beds, and so on) goes a long way towards removing complexity and speeding up the process of helping insureds.



## Evolving toward proactive, personalised global care

Across the travel and international health insurance ecosystem, the conversation has shifted from reactive coverage to proactive, personalised support for travellers and expatriates.

Travellers today want more than protection in an emergency: they expect consistent, high-quality

### Steve Martin, Cigna Healthcare:

Travel today is about more than getting from point A to point B – it's about staying healthy and confident wherever you go. At Cigna Healthcare, we view international health insurance as a proactive partner in wellbeing, not just a fallback for emergencies.

One common misconception is that global health cover is only for sudden illness or accidents abroad. In reality, IPMI is designed for continuity of care across borders, supporting travellers and globally mobile individuals before, during, and after their journeys. This includes:

- Preventive health checks and wellness programmes
- Support for chronic conditions and lifestyle management
- Mental health and emotional wellbeing services
- Family and maternity benefits
- Access to worldwide provider networks and virtual care

Relying solely on local or short-term travel insurance often leaves gaps – limited access to quality care, unexpected costs, and no long-term

care that follows them across borders, supports long-term wellbeing, and helps them navigate complex healthcare systems confidently. In response, insurers are rethinking product design, integrating preventative care, expanding digital and virtual health services, and using data-driven approaches to tailor coverage and guide customers toward better outcomes.

**'These services empower travellers to take control of their health journey – not just in emergencies, but every step of the way'**

support. IPMI bridges these gaps by offering a holistic approach to health, helping customers make informed choices and maintain wellbeing wherever life takes them.

Digital innovation is central to this evolution. Telehealth is now a cornerstone of our offering, giving travellers 24/7 access to doctors via phone or video through our Global Telehealth service, powered by Teladoc. Prescriptions can be issued where permitted, reducing stress and uncertainty in unfamiliar healthcare systems.

We've also expanded into specialised areas of care. Partnerships with organisations like Carrot provide resources for fertility and hormonal health, while Omada delivers virtual weight management programmes to prevent chronic conditions such as Type 2 Diabetes. These services empower travellers to take control of their health journey – not just in emergencies, but every step of the way.

**'Products are becoming more personalised to fit the needs of the individual traveller'**

### Billy Warner and Darren Fletcher, Trawick International:

Products are becoming more personalised to fit the needs of the individual traveller, with increased prevalence of parametric solutions delivering real-time benefits and a greater emphasis on telemedicine and directional care. This ensures that customers are provided with the most appropriate solution in their time of need whilst insurers are able to better control their claims exposure.

### Ryan Beaulieu, AwayCare:

A more detailed underwriting, with individual pricing, is becoming more prevalent with the introduction of technologies within the pricing and actuary segments. This also leads to the underwriter acknowledging the price differences between various care options and utilizing a persuasive approach to steer clients towards preventative video calls vs the large ER bills.

**'Customers are provided with the most appropriate solution in their time of need whilst insurers are able to better control their claims exposure'**

### Dick Atkins, International Recoveries LLC

In recent years, the legal services industry has become increasingly sophisticated in supporting travel insurance companies. Insurers have expanded their in-house legal teams, whose growing expertise allows them to manage complex corporate legal needs and ensure vendor compliance with regulations, including strict confidentiality and data protection requirements across multiple jurisdictions. Large international and boutique law firms also provide specialised support tailored to insurers' evolving needs.

However, legal support for insureds has not advanced at the same pace. Despite Duty of Care principles, protections for travellers and expatriates remain limited, and legal assistance rarely matches the sophistication available to insurers. Where support exists, it is often provided through an insurer's assistance company or in-house services, leaving insureds reliant on incomplete, outdated, or difficult-to-navigate lists of local lawyers. Many listed lawyers may be unavailable, lack the required language skills, or be otherwise unqualified.

Increasingly, insurers and assistance providers are offering enhanced solutions that align with proactive, personalised global care. Professional third-party services – including 24/7 global legal hotlines and timely lawyer referral networks – allow insureds to access competent legal advice wherever they are in the world. These services better meet Duty of Care requirements and integrate legal support into the broader insurance journey.

While adoption of these enhanced services has grown, there remains significant opportunity for insurers and assistance providers to expand comprehensive, reliable legal support, ensuring insureds receive timely, expert guidance as part of a truly holistic approach to global care.





## How geopolitics and trends in mobility, tech and health are reshaping the insurance ecosystem

**The global travel and IPMI landscape is being reshaped by unprecedented levels of political, economic, technological and societal change. Shifting mobility patterns, volatile global conditions and health trends are redefining both customer expectations and industry strategies.**

**Travel today is influenced by remote work, new lifestyle choices, rising healthcare costs, and increasing geopolitical instability. At the same time, regulatory frameworks, cross-border payment requirements, and healthcare standards continue to evolve at speed. These dynamics are forcing insurers and their partners to rethink risk assessment, pricing, coverage design, operational resilience, and the services needed to support globally mobile individuals.**

**What emerged from the discussion is that staying relevant and guiding clients through a world where the only constant is change requires agility, local insight, and a proactive approach to global risk.**

### **Billy Warner and Darren Fletcher, Trawick International:**

In an increasingly volatile political and economic climate, keeping customers safe and making sure they have the most appropriate coverage is always our number one priority. With this in mind, insurers are having to constantly review their approach to pricing and risk appetite to offer customers the most suitable policies for the regions they are travelling to – and at a rate that accurately reflects the risk presented.

In an ever-changing landscape, the level of risk

is always fluctuating, and insurers need to keep on top of this to make sure that the products they are providing meet the needs of customers while also maintaining a sustainable pricing model to ensure accurate rating.

### **Kieran Brown, SIP Medical Family Office:**

Global events and regulatory changes have significantly reshaped the travel and health insurance landscape. A few examples stand out:

- COVID-19 pandemic: From insurers exiting and re-entering the market to complexities around evacuations during airspace closures, the pandemic transformed travel patterns and claims costs. It also accelerated trends like remote work and the rise of digital nomads.
- Brexit: The loss of EU passporting rights required insurers and intermediaries to adapt operations to remain compliant in local markets.
- Climate change: Growing awareness of environmental impact is influencing travel behaviours and corporate policies.
- Emerging economies: Markets such as the UAE, Africa, and Southeast Asia are introducing new regulations that affect how insurers operate.
- Geopolitical tensions: Conflicts and political shifts – from Russia/Ukraine to global migration patterns – impact mobility and insurance needs.

At SIP Medical Family Office, our role is to interpret these dynamics and guide clients toward solutions that remain robust, compliant, and tailored to their evolving circumstances.

**'As global economic and political dynamics shift, insurers must balance affordability with comprehensive benefits'**



**'Economic pressures, demographic shifts, and evolving healthcare priorities are driving demand for flexible, portable solutions like IPMI'**

### **Steve Martin, Cigna Healthcare:**

Global mobility is changing, and so are the expectations of travellers. Post-pandemic realities have placed health and wellbeing at the forefront, influencing how insurers assess risk and design policies. Economic pressures, demographic shifts, and evolving healthcare priorities are driving demand for flexible, portable solutions like IPMI.

Our research shows that only a small fraction of people worldwide feel truly resilient across physical, mental, and social health dimensions. This underscores the need for policies that go beyond emergency cover, offering comprehensive support for whole-person health.

Several trends are shaping our strategy:

- Geopolitical tensions: Conflicts and political shifts – from Russia/Ukraine to global migration patterns – impact mobility and insurance needs.
- Personalisation: Travellers want plans tailored to their lifestyle and health goals.
- Convenience: Speed, simplicity, and digital-first solutions are non-negotiable.
- Holistic wellbeing: Mental health, preventive care, and chronic condition support are now core expectations.

Technology is a key enabler. Services like Global Telehealth – accessible through the Cigna Wellbeing App – provide round-the-clock virtual consultations at no extra cost, making proactive care simple and stress-free for travellers.

As global economic and political dynamics shift, insurers must balance affordability with comprehensive benefits. Our approach is to deliver value through innovation, ensuring travellers have confidence in their health coverage wherever they go.

### **Joe Thomas, APRIL International UK:**

The global environment is changing faster than ever. We're seeing new travel patterns driven by remote work, flexible lifestyles, and a growing awareness of health risks and wellbeing. At the same time, local regulations and healthcare requirements continue to evolve at pace.

Our teams continuously monitor these developments so we can provide up-to-date, relevant guidance and support for our members. From new requirements for medical cover in certain destinations to the impact of global events on healthcare access, we adapt our recommendations to help clients make informed decisions.

**'We're seeing new travel patterns driven by remote work, flexible lifestyles, and a growing awareness of health risks and wellbeing'**

Our medical and network teams maintain regular contact with local healthcare providers to stay informed about evolving medical practices, pricing, and regulations. This close collaboration ensures we remain responsive to change and continue delivering the best possible care to our members.

Our proactive approach also keeps our products and advice aligned with the evolving IPMI landscape, helping clients stay protected wherever they go. As we continue to expand our global footprint, we're also strengthening our local presence to remain close to customers and ensure our operations stay fully aligned with regional regulations and healthcare frameworks.

**'Companies that can leverage their data to contextualize their AI tools can better leverage them to react to, and eventually predict, shifting trends'**

**Lee Doran and Ollie Owen, William Russell:**

With cancer diagnoses on the rise and therapies rapidly evolving, we see many high-net-worth (HNW) clients are actively involved in supporting or investing in innovative treatments, research, and early detection. Often driven by personal experience or strategy, they value access to the best care – genetic testing, and personalised medicine, particularly, for serious conditions like cancer.

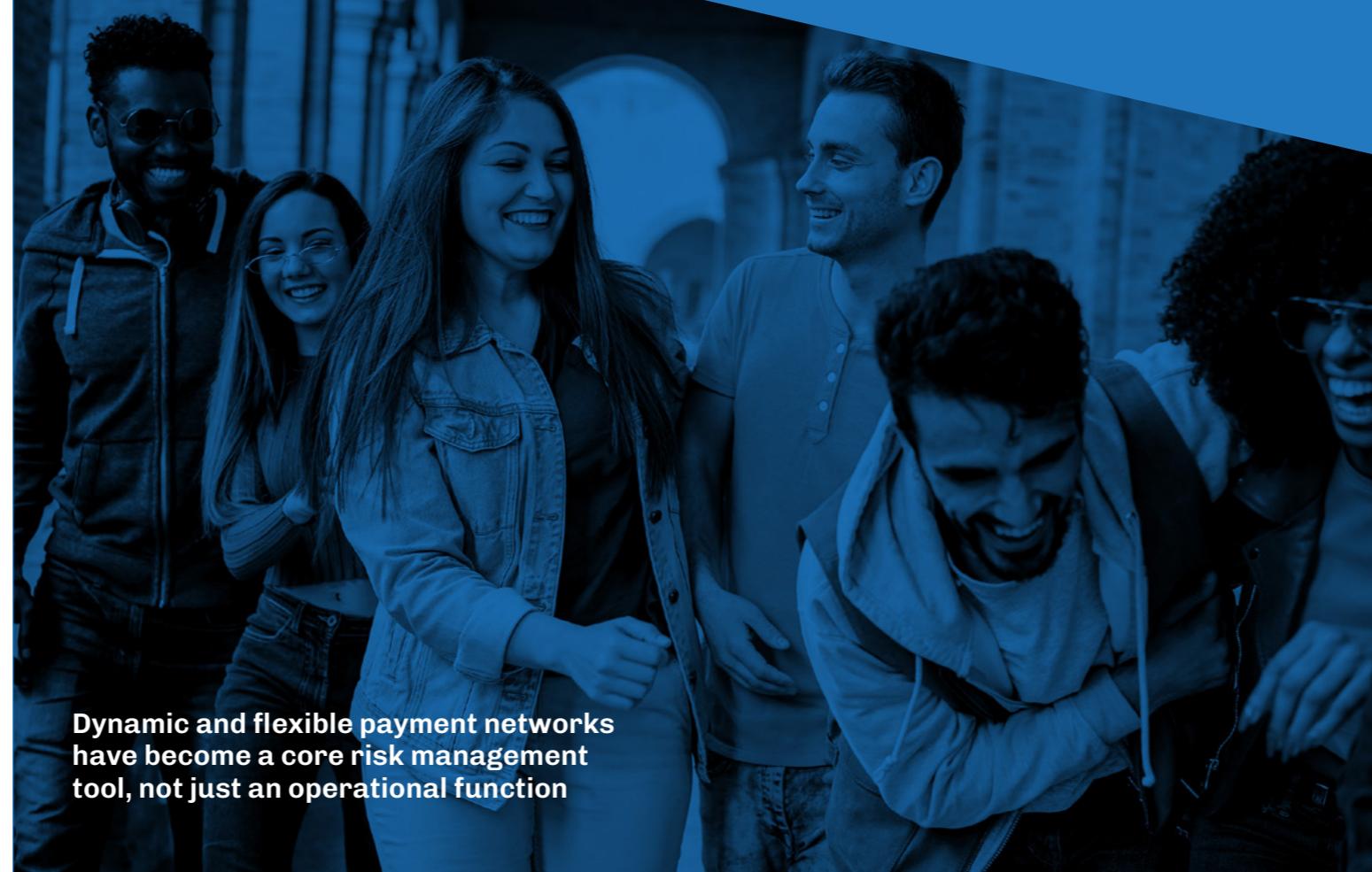
Given that HNW individuals may own second or third homes in remote or less-developed areas, it's also crucial their cover includes evacuation and repatriation. Major life milestones – like starting a family, moving abroad, or retiring – often prompt people to review their financial safety nets. By expanding our offerings, we give brokers greater flexibility and more options to meet evolving client needs, with cover that adapts to their global lifestyle and moves with them.

The ability to go anywhere is perceived as having the ultimate control over what healthcare you receive, and where you receive it. Most insureds gravitate to where they're most comfortable, where they have faith in the medical system and believe they have access to the best care and facilities. This often also means they've their support network around them and will likely have an established relationship with a physician.

**'Healthcare costs are rising faster than general consumer inflation rate or wage rates'**

However, there are instances where perhaps the treatment may be available in another country. Such decisions need to be very carefully balanced with clinical appropriateness and safety to travel. This is where the insurance carrier can play an important role to help guide and support, to ensure the care pathway is the most appropriate.

Our policies are designed to align with local regulations. For example, in Africa, our Zone 4 and Zone 5 plans offer full cover within Africa and the Indian subcontinent, with limited cover elsewhere (excluding the USA). These zones address the high cost of private care in certain regions, ensuring both compliance and affordability.



**Dynamic and flexible payment networks have become a core risk management tool, not just an operational function**

**Ryan Beaulieu, AwayCare:**

Without getting into too much of the weeds on how global geopolitical trends are shaping insurers' risk assessment, pricing, and policy strategies, I think that the current situation is forcing companies to think of 'what is next'. We cannot continue to raise the prices of this optional insurance and expect clients to pay 15% or more every year.

**Mike Vallee, Medway Air Ambulance:**

Russia and Ukraine notwithstanding, the hyperbolic nature of public and political discourse in North America is sucking much of the oxygen out of the room – but, thankfully, it hasn't caused much in the way of obstacles for us from a logistics point of view.

**Caroline Broms, Flywire:**

In a world of geopolitical uncertainty, insurers can't afford to have rigid payment infrastructures. Dynamic and flexible payment networks have become a core risk management tool, not just an operational function. A robust payment infrastructure ensures that care remains accessible across borders in a compliant and cost-effective manner.

**Manuel Lopez, Flywire:**

Premium collection across borders has become increasingly complex. Insurers have to navigate multiple layers of regulation, from data localization to payment licensing and currency controls. Each region has its own preferred methods and compliance obligations. At the same time, macroeconomic and geopolitical volatility, currency fluctuations, sanctions, or banking restrictions means flexibility is non-negotiable. Having a modular payments infrastructure allows insurers to adapt collection methods quickly, maintain liquidity, and continue issuing or renewing policies even in unstable markets.

**Elliott Draga, Nordic Insurance Software:**

Data will be the currency of the future and, as we enter an AI-enabled future, how companies access and utilize data will define the winners and losers of tomorrow. Never before has there been as much data at our disposal, but context, not content, is now king.

Companies that can leverage their data to contextualize their AI tools can better leverage them to react to, and eventually predict, shifting trends, creating an opportunity to better navigate ongoing uncertainty and sift through the increasing noise to find the signal.

**Dick Atkins, International Recoveries LLC:**

International and local regulations remain largely silent on the provision of legal services for insured travellers. Despite the large numbers of study-abroad students and the millions of expatriates and their families living overseas, there are still no legal requirements compelling insurers, employers, or educational institutions to meet their basic legal needs. Industry progress has focused mainly on improving emergency medical care and transport, while legal assistance remains secondary – or is overlooked entirely.

**'Just as mental health services have recently been mandated alongside medical coverage, legal services should logically follow'**

It is reasonable to expect future court cases to establish that a 'Duty of Care' includes timely, professional legal support. However, this has not yet happened. When insurers eventually face liability claims for failing to provide or improperly providing legal assistance, the industry will likely move quickly to strengthen emergency legal referral and consultation services.

This shift may begin with the study-abroad sector, where young, vulnerable students are clearly recognised as needing comprehensive support. Just as mental health services have recently been mandated alongside medical coverage, legal services should logically follow. Growing concern about potential liability will likely push insurers to expand proper legal referral and consultation services for this population – and, in time, extend these improved protections to expatriates, their families, and travellers more broadly.



# Cost management strategy development in a fragmented global healthcare landscape



**Rising healthcare costs are a global challenge, but their impact varies sharply by region, demanding tailored strategies from insurers, TPAs and cost containment specialists.**

**Effective cost management now extends beyond reactive claims handling, encompassing proactive policy design, risk-rated coverage, AI-enabled triage, and telemedicine to ensure patients receive the right care at the right cost.**

**From prevention and mitigation to active case management and cost containment, insurers must combine sophisticated tools, networks, and protocols to manage rising expenses while maintaining a high-quality patient experience.**



## Aurélien Gueye, Medigo:

Rising medical costs is an obvious problem that everyone talks about, but I feel that the direct consequences for insurers/TPAs are very different depending on their regional focus.

For instance, Medigo operates in many European regulated markets where most prices are set by the government. We might be unhappy about medical inflation but there isn't much we can

**'I think we might also see more and more restricted networks put in place in IPMI policies to ensure members are steered away from the most expensive facilities'**

do. In other countries, where we operate and where prices are more flexible (the UK is a good example), the increases are sometimes so steep that they call for new strategies/an enhancement of the existing cost containment strategies. This situation puts a lot of focus on the need to properly case manage inpatient claims to avoid unnecessary procedures, unnecessary long stays, and so on.

I think we might also see more and more restricted networks put in place in IPMI policies to ensure members are steered away from the most expensive facilities. Another example would be how we are seeing more and more of our clients from the GCC asking us for support to get their European expats treated back in Europe (even if they have to pay for their flights and accommodation) as the cost of private healthcare in the GCC has become absurd.

**'Travel insurance is intended to cover sudden and unforeseen events, not routine healthcare, so treating physicians need clarity on what is covered'**

## John Spears, Global Excel Management:

Healthcare risk management has evolved significantly over time, but the industry has often struggled to keep pace with technological advances and rising consumer expectations. Today, insurers face a number of critical drivers of change: rising healthcare costs, increasingly sophisticated fraud, waste, and abuse (FWA), evolving consumer expectations, and a travel insurance market that is highly price-driven and seeking differentiation.

With global healthcare costs continuing to rise – with studies from AON, MercerMarsh, WTW, and PwC pointing to average inflation rates around 10%, outpacing general consumer inflation and wages – effective claims and cost management now focuses on prevention, mitigation, and containment, beginning with the design of policies that enable cost control even before a patient reaches the hospital.

Policies must be carefully worded and risk-rated to reflect current cost realities. AI-driven triage, telemedicine, visiting physicians, and outpatient clinics are essential to guide patients to the right

care, at the right time, in the right location, and at the right cost.

During treatment, proactive case management is crucial. Without oversight, healthcare providers may over-treat or over-utilize resources, often incentivized by quantity rather than quality of care. Travel insurance is intended to cover sudden and unforeseen events, not routine healthcare, so treating physicians need clarity on what is covered. Planning for discharge on the day of admission and evaluating alternative treatment options are key to effective cost management.

Finally, cost containment requires a comprehensive toolkit. There is no single approach for all policies or markets. Insurers rely on FWA protocols, cost benchmarks, direct provider contracts, leased PPO and HMO networks, negotiated billing, rapid payment systems, provider profiling, and specialized claims teams. Only through the careful integration of these tools can insurers manage costs effectively while maintaining quality care.

# Ensuring seamless access to care for globally mobile individuals and travellers

For travellers and expatriates, having insurance is only part of the journey – the ability to access timely, high-quality medical care is equally critical. During the round table, industry experts highlighted the practical challenges of delivering care across borders, from navigating different healthcare systems and coverage limitations to coordinating international patient repatriation and securing treatment facilities.

Technology and innovation, particularly in payments, are playing an increasingly important role in removing friction. By enabling faster, more flexible, and locally compatible payment solutions, insurers and partners ensure patients can receive care without delays or administrative hurdles. Meanwhile, collaboration between insurers, brokers, assistance providers, and medical networks is essential to manage continuity of care, communicate policy coverage effectively, and guide patients through complex international healthcare landscapes.

Companies across the travel and health insurance ecosystem are working together to make healthcare more accessible, timely, and reliable for those living and travelling globally – helping insureds get the right care, in the right place, at the right time.

## Caroline Broms, Flywire:

Payment innovation in IPMI isn't just about speed – it's about making healthcare access simpler, safer, and more human. By transforming the flow of money between insurers, providers and members, payment technology removes barriers to care, improves customer satisfaction and retention and differentiates insurers in an increasingly competitive international market.

**'Payment innovation in IPMI isn't just about speed – it's about making healthcare access simpler, safer, and more human'**

## Joe Thomas, APRIL International UK:

Our Easy Claim app and Easy Pay Card are designed to remove administrative barriers, helping clients access care quickly, reduce out-of-pocket expenses for costly medical care and manage claims seamlessly. Behind these tools, our multilingual customer service teams are available around the clock to ensure every client receives the right care and support when they need it most.

We also help our customers choose the right medical provider and ensure they receive appropriate care at a fair cost, thanks to our expertise, knowledge of local infrastructures and strong negotiating capabilities. In addition, clients have access to 24/7 medical consultations via phone or video, allowing them to receive medical advice promptly, wherever they are. Around 70% of these consultations do not require follow-up treatment, providing reassurance and convenience.

Companies across the travel and health insurance ecosystem are working together to make healthcare more accessible, timely, and reliable for those living and travelling globally – helping insureds get the right care, in the right place, at the right time.

## Manuel Lopez, Flywire

Frictionless premium collection means customers can enroll in a policy within minutes, using their preferred local payment methods, whether that's a bank transfer, credit card or alternative payment methods without worrying about currency conversions or failed cross-border transactions, allowing for timely coverage and access to care.

**'We encourage customers to review their provider network before travelling'**

## Steve Martin, Cigna Healthcare:

Navigating healthcare in a new country can feel daunting, but the right guidance and tools make all the difference. Our role as an insurer goes beyond providing coverage – we aim to simplify access, build confidence, and help customers unlock the full value of their plan.

Digital-first support is key: through the Cigna Wellbeing App, travellers can connect with licensed doctors worldwide via Global Telehealth, 24/7. This means immediate, reliable medical advice without the stress of unfamiliar systems.

Preparation matters: we encourage customers to review their provider network before travelling. Knowing which hospitals and clinics offer direct settlement under their plan helps avoid out-of-pocket surprises during urgent situations.

Personalised assistance is essential: our multilingual and concierge-style services help with appointment bookings, claims, and navigating local healthcare practices – particularly valuable in regions with language or cultural barriers.

Practical steps make a big impact: keeping digital and physical copies of insurance details, emergency contacts, and in-network facility addresses ensures peace of mind. We also provide educational resources – onboarding guides, FAQs, and explainer videos – so customers understand how to use their coverage effectively.

Beyond individual support, we recognise the broader challenge of rising global medical inflation. Simply passing these costs to customers isn't sustainable. Instead, we work closely with providers to create value through data-driven insights to identify high-cost regions and manage expenses; streamlined claims processes for faster, more efficient service; and enhanced provider partnerships to secure better pricing and care models.

Our goal is clear: make health coverage accessible, affordable, and easy to use – so travellers can focus on their journey, knowing their wellbeing is in safe hands.

## Manuela Lords, MDCL Consulting:

Three key challenges faced today by medical providers dealing with international patients are:

- Limited policies that force medical providers to have to chase international patients in their own country for payment. (Success is highly unlikely.)
- The geopolitical situation, which is forcing international payors to avoid the US healthcare system whenever possible. Providers are navigating this challenge by offering concierge services that will assist the patient in getting their paperwork complete for approval.
- The continuum of care is always a challenge, as the patient returns to a health system that is not as advanced as the US – forcing the patient to continue coming to the US for follow-up treatment.

**'medical providers would appreciate that the patients were better informed of what their policy does cover'**

Regarding international patient repatriation, medical providers would appreciate that the patients were better informed of what their policy does cover. It is always sad when a hospital learns that the policy that the insured bought is so limited that they are out of pocket for hundreds of thousands of dollars when abroad and cannot even afford to be air lifted back to the US.

## Mike Vallee, Medway Air Ambulance:

One of the key challenges faced today by air ambulance companies when it comes to dealing with international patients is gaining acceptance at receiving facilities internationally, but we rely on our network of partners, as well as families, for securing beds.

# Why brokers matter more than ever in a complex global insurance landscape



As global mobility grows and the travel and IPMI solutions become increasingly wide-ranging, the role of brokers has never been more crucial. During the round table, industry leaders consistently highlighted brokers as the essential link between insurers and customers – translating intricate policies, navigating regulatory nuance, and ensuring individuals and organisations receive coverage that truly fits their needs.

In a world shaped by shifting regulations, rising healthcare expectations, and highly varied regional service environments, brokers provide the insight, advocacy, and guidance customers rely on. They bring front-line market intelligence, help shape product design, and support insurers in delivering consistent, high-quality service across borders.

During the round table, there was a shared view across the industry: brokers are no longer just distributors – they are strategic partners, trusted advisers, and a vital force in helping globally mobile clients make confident, informed decisions about their health and protection.

## Joe Thomas, APRIL International UK:

In today's complex and fast-changing insurance landscape, brokers play an indispensable role in helping individuals and businesses navigate international cover. They bring local market knowledge and a deep understanding of client needs, while we provide the global reach, infrastructure, and product innovation that turn that advice into action.

At APRIL International, we view our broker relationships as true partnerships. By combining our international expertise with their client insight, we can deliver tailored, compliant, and sustainable solutions that meet the diverse needs of globally mobile customers.

**'In the international health insurance sector, brokers have become more critical than ever for both distribution and client engagement'**

Brokers are often the first point of contact for clients – they help demystify the process, explain coverage in practical terms, and ensure that policies genuinely meet personal or corporate requirements. Their role in bridging the gap between insurance providers and customers has never been more important.

## Kieran Brown, SIP Medical Family Office:

For many clients, travel or health insurance isn't something they think about regularly – until the moment they need it. At SIP Medical Family Office, this is our core area of expertise. As specialist brokers, we help bridge the gap between what clients expect and what insurers are able to provide.

Drawing on years of experience, we're able to anticipate market trends and adapt recommendations to meet evolving needs. We also work closely with insurers to support product development and service improvements, helping ensure that outcomes remain aligned for all parties.

Service levels can differ significantly across regions or specific situations, so part of our role is to coordinate communication, manage delivery, and help both clients and insurers understand what's required to maintain consistent standards.

Health insurance is often one of the most frequently used and emotionally significant forms of cover, which makes the involvement of a specialist intermediary particularly valuable. Our aim is to offer clarity and support so clients can feel confident in the protection they have, wherever they are in the world.

## Lee Doran and Ollie Owen, William Russell:

In the international health insurance sector, brokers have become more critical than ever for both distribution and client engagement, they're key strategic partners. They have sophisticated insights and market intelligence on the ground – navigating market complexities and compliance, especially in highly regulated markets.

For us, our goal is simple yet powerful: we're big enough to deliver world-class protection, yet still there to care. Our mission is to make global health and protection simple, accessible, and trusted, giving our broker partners the confidence to offer solutions their global clients can count on.

We don't just provide flexible, tailored plans, we back them with service and support that earns long-term trust. In today's globally mobile world, where coverage must move with your client's needs, we deliver solutions that adapt to life's changes and travel across borders.

And we know advisers work in a fast-paced environment, so we offer bespoke virtual and in-person training through our field-based BDMs, delivering real-time market insight and support. Combined with strong sales backing and a collaborative approach, we empower brokers to grow their business and stay ahead in the global health and protection market.



## About

Flywire is a global payments enablement and software company, on a mission to deliver the world's most important and complex payments. We use our Flywire Advantage - the combination of our next-gen payments platform, proprietary payment network and vertical-specific software - to help our insurer clients get paid, and help their customers pay with ease, no matter where they are in the world.



**The round table was hosted in London on 2 October 2025 in association with the Travel & Health Insurance Series.**



The Travel & Health Insurance Series (THIS) provides a platform for knowledge sharing and networking – in the global travel insurance and IPMI space. Through our series of THIS hosted events, collaborations, and partnerships – we facilitate the conversations that help insurers to meet current challenges, develop their business, and shape the future of traveller protection.

We do this by combining decades of experience in the travel insurance industry with a passion for innovation. Please get in touch at [hello@this-network.com](mailto:hello@this-network.com).

