

# Mercer Pan-African Health Solution





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Affordability, accessibility and quality of healthcare are key organisational and individual imperatives. In Africa, organisations face several challenges in these areas, including the provision of coverage across the continent, governance issues, local regulatory compliance and administration, harmonisation of benefits, standardised and coordinated services, and cost management.

## Global Reach, Local Presence

Multinational clients (MNCs) and large corporations in Africa want to offer their employees comprehensive health and risk benefits. Currently, though, many organisations are forced to pull together a multi-country, admitted health solution using a panel of separate providers – an inconvenient and inefficient process. Many companies would prefer to deal with a central (or regional), single-source provider of multiple services to avoid administrative burden and save on costs. They want a single, standard, multi-country African health solution – and Mercer is here to help.

We offer single- and multi-country solutions for large and small organisations in Africa. Our Pan-African Health Solution addresses employers' healthcare needs and delivers a high-quality service. Our team uses global best practices with a localised approach to regulatory compliance and administration to provide fast service that saves time and money thanks to centralised pooling benefits.

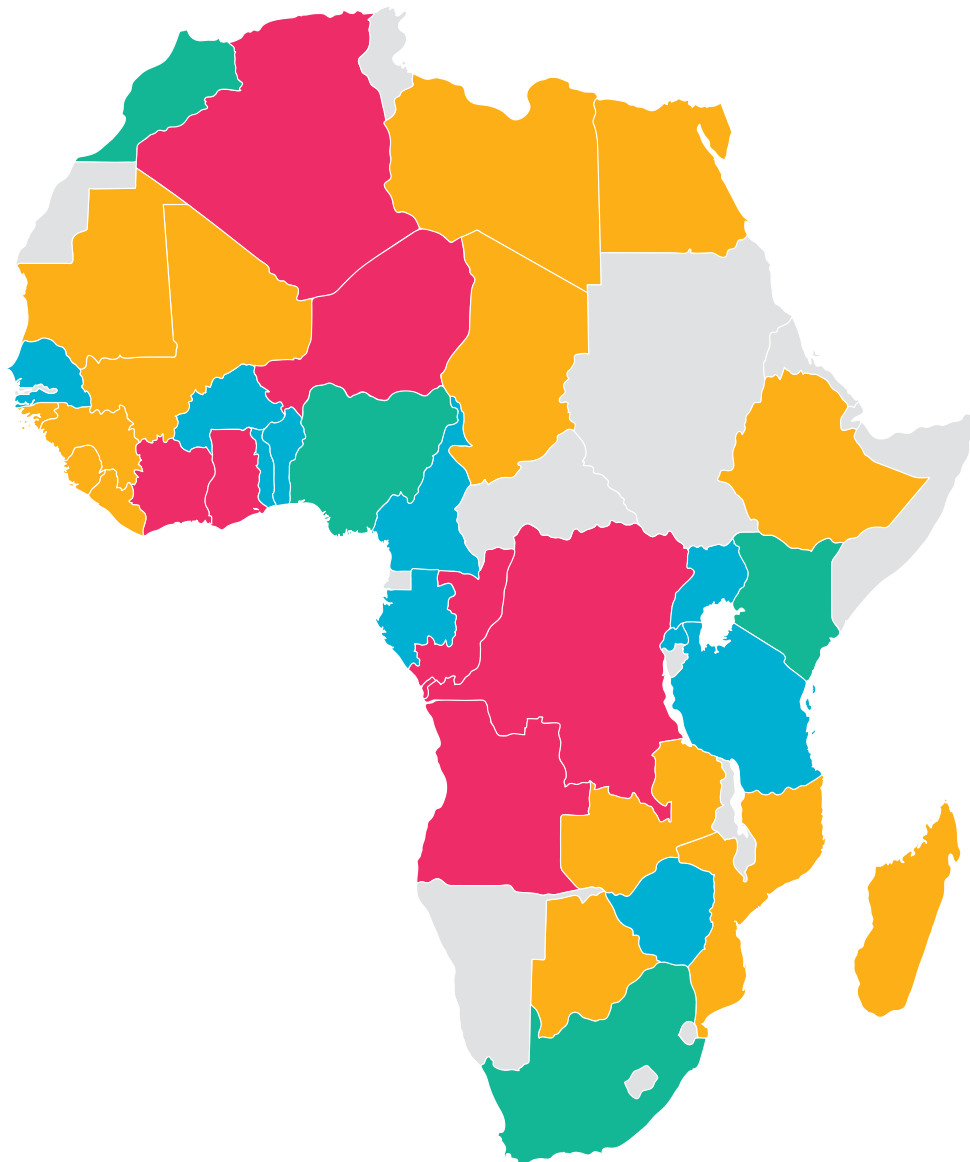
Admitted	<b>PAN AFRICAN INSURERS</b> e.g. Axa AEB, Liberty, Momentum	<b>IN-COUNTRY HEALTH INSURERS</b> e.g. Strategis (Tanzania), THT (Nigeria), Madison Health (Zambia)
Non-Admitted	<b>INTERNATIONAL HEALTH INSURERS</b> e.g. Aetna, BUPA, CIGNA, Allianz	<b>SELF-INSURED COMPANY SPECIFIC</b>
	Standardised Benefits	Non-Standardised Benefits

# Mercer Clients in Africa

In a world of increasing mobility and risk, we make sure your employees are adequately covered.

## PREMIUM PLACED - USD 45 MILLION

- 1. Nigeria
- 2. Morocco
- 3. Kenya
- 4. DRC
- 5. Ghana
- 6. Ivory Coast
- 7. Congo
- 8. Algeria
- 9. Niger
- 10. Angola
  
- 11. Zimbabwe
- 12. Tanzania
- 13. Gabon
- 14. Cameroon
- 15. Uganda
- 16. Burkina Faso
- 17. Togo
- 18. Senegal
- 19. Benin
- 20. Rwanda
  
- 21. Libya
- 22. Zambia
- 23. Botswana
- 24. Chad
- 25. Egypt
- 26. Madagascar
- 27. Mozambique
- 28. Sierra Leone
- 29. Guinea
- 30. Guinea Bissau
- 31. Ethiopia
- 32. Liberia
- 33. Mali
- 34. Mauritania
- 35. Malawi



- Mercer service hubs (Morocco, Kenya, South Africa and Nigeria)
- High penetration
- Medium penetration
- Low penetration

# Mercer Multi-Country Insurance Solution

The Pan-African Health Solution provides coverage in the areas of healthcare and risk, both locally and across Africa, using one insurance solution.

Advantages include:

- Standardised benefits across multiple countries
- A single insurance provider
- A sole benefits administrator (Mercer)
- An effective group risk sales demonstration
- An Africa-wide provider
- A-rated reinsurance of risk





### Case Study 1

Our client operated in six countries in Africa and provided coverage to 378 employees via an international health insurance provider. After an in-depth analysis, Mercer's proposed multi-country insurance solution resulted in the following benefits for the clients:

- Similar and equitable benefits across countries
- More cost-effective model (up to 25% cost savings annually)
- Simple conversion of expatriate coverage to a local, admitted solution with similar benefits
- Easy addition of members as the company expands across Africa
- Local customer service and administration

### Case Study 2

Our client operated in eight countries in Africa and provided coverage to 560 employees via seven different schemes through seven different local providers. After an in-depth analysis, Mercer's proposed multi-country insurance solution resulted in the following benefits for the client:

- Economies of scale thanks to larger risk pooling, administrative reduction and, therefore, cost savings
- Centrally managed, locally delivered health reporting and claims management
- Harmonisation of the benefits and renewal dates across the region
- Stronger governance and more transparency
- A single point of contact

# Contact Us

We are looking forward to partnering with you to help address the unique health needs of your workforce.

For further information, please contact our local Mercer office or visit our website at <https://africa.mercer.com>.

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## About Mercer Marsh Benefits

Mercer Marsh Benefits provides clients with a single source for managing the costs, people risks and complexities of employee benefits. The network is a combination of Mercer and Marsh local offices around the world, plus country correspondents who have been selected based on specific criteria. Our benefits professionals, located in 135 countries and servicing clients in more than 150 countries, are deeply knowledgeable about their local markets. Through our locally established businesses, we have a unique common platform that allows us to serve clients with global consistency and locally unique solutions. Visit us at <https://africa.mercer.com>.

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