



**Health and Critical Illness
Insurance Covers with
Pre-existing Medical
Conditions**

Hypertension, followed by diabetes and obesity are the most common health conditions faced by Emerging Asian consumers

Prevalence of impairments or health conditions among middle-class consumers (%)



C1. Of the below medical conditions, which ones are you / your family / close friends currently suffering from or have recently experienced? | Base: All respondents

Top worries about living with impairments include higher medical expenses and long-term care costs

Concern over medical expenses is highest in the Philippines, followed by Malaysia, Indonesia and India. Notably, the Philippines and Indonesia are the two markets where reliance on public healthcare is the lowest.

*The percentage of respondents who ranked the worry as their top 3.

Top worries about living with medical conditions* (%)

	Total	China	India	Indonesia	Malaysia	Philippines	Thailand	Vietnam
High medical expenses and long-term care costs	54	48	55	58	59	62	51	46
Loss of job/income or financial instability	39	39	33	46	43	40	41	38
Becoming a burden to family or caregivers	38	42	34	33	42	39	35	41
Reduced ability to take care of myself (loss of independence and mobility)	37	39	37	40	36	34	35	38
Limited access to quality healthcare or support services	34	27	43	35	25	36	36	29
Worry that I will not be insurable or able to get sufficient coverage	34	34	34	41	34	34	29	32
Stigma and social isolation	15	10	22	15	13	11	13	17

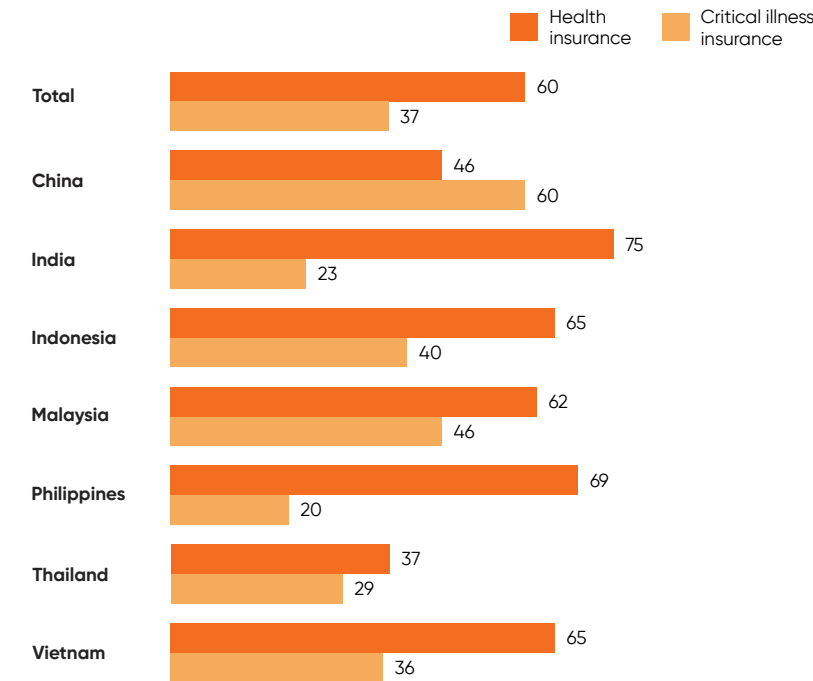
C2. What are your top concerns about living with these conditions, or if you would live with these conditions? Rank all that apply in order of severity of concern. | Base: Those not coded 99 in C1 (n=6,199), China (n=961), India (n=1,355), Indonesia (n=728), Malaysia (n=789), Philippines (n=873), Thailand (n=759), Vietnam (n=734)

Emerging Asian middle class exhibit a proactive mindset toward health protection

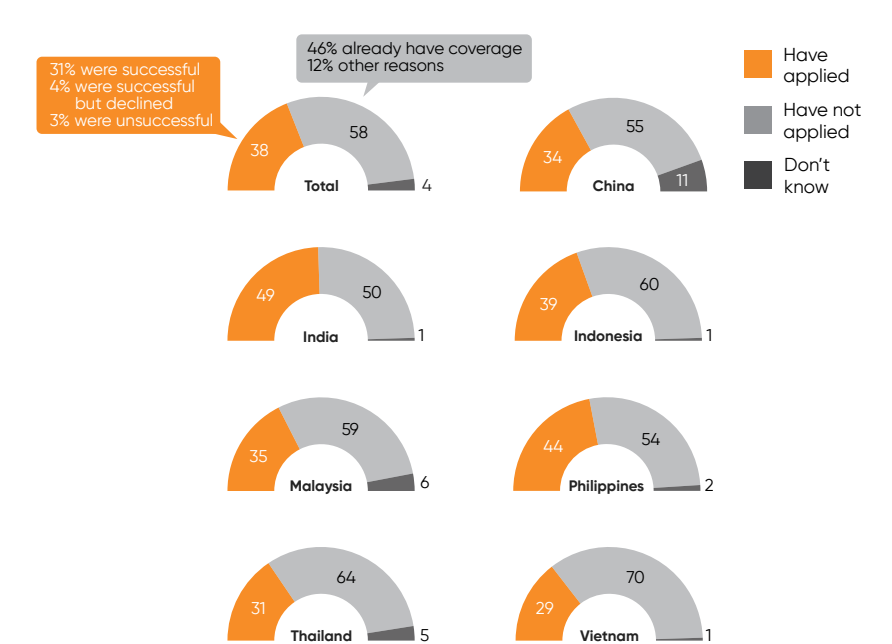
Medical insurance ownership is high, and many believe they have sufficient coverage. This suggests that policies may have been purchased before medical conditions developed or that existing conditions are relatively mild.

Once aware of having a medical condition, 38% of the Emerging Asian middle class tried to purchase additional medical coverage, while the majority did not take further action.

Ownership of private health and critical illness insurance (among self) (%)



Whether tried getting coverage upon knowing the medical conditions (among self, family members & close friends) (%)



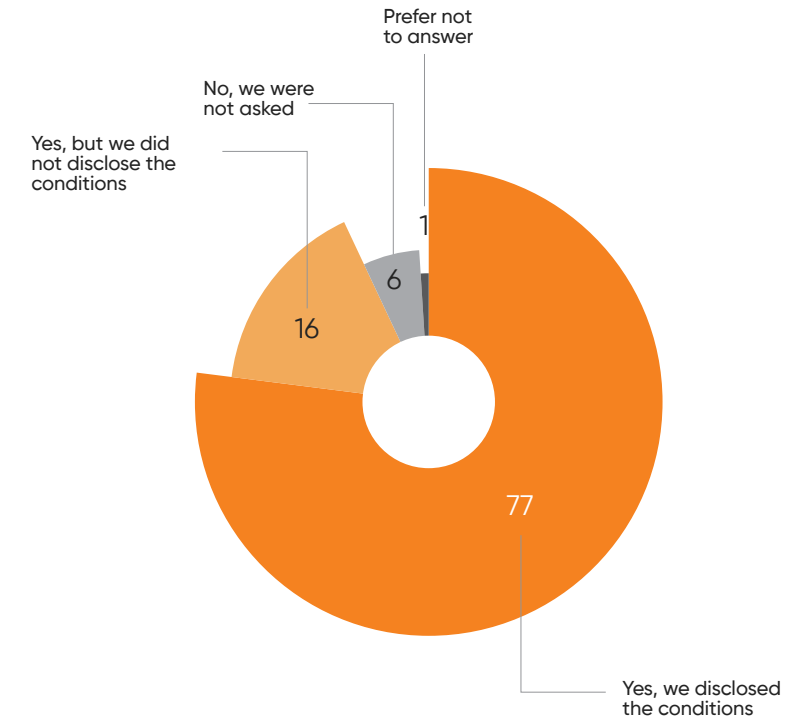
B2. Which of the following private insurance do you currently own? Please include policies which are either purchased by yourself, provided by your employer, provided by another family member. | Base: Those aware of any insurance (n=7,883), China (n=1,443), India (n=1,520), Indonesia (n=998), Malaysia (n=990), Philippines (n=993), Thailand (n=947), Vietnam (n=992) | C3. After knowing about these medical conditions, have you, your family or close friends purchased or tried purchasing health and/or critical illness insurance? | Base: Those not coded 99 in C1 (n=6,199), China (n=961), India (n=1,355), Indonesia (n=728), Malaysia (n=789), Philippines (n=873), Thailand (n=759), Vietnam (n=734)

Majority disclosed information about their medical conditions

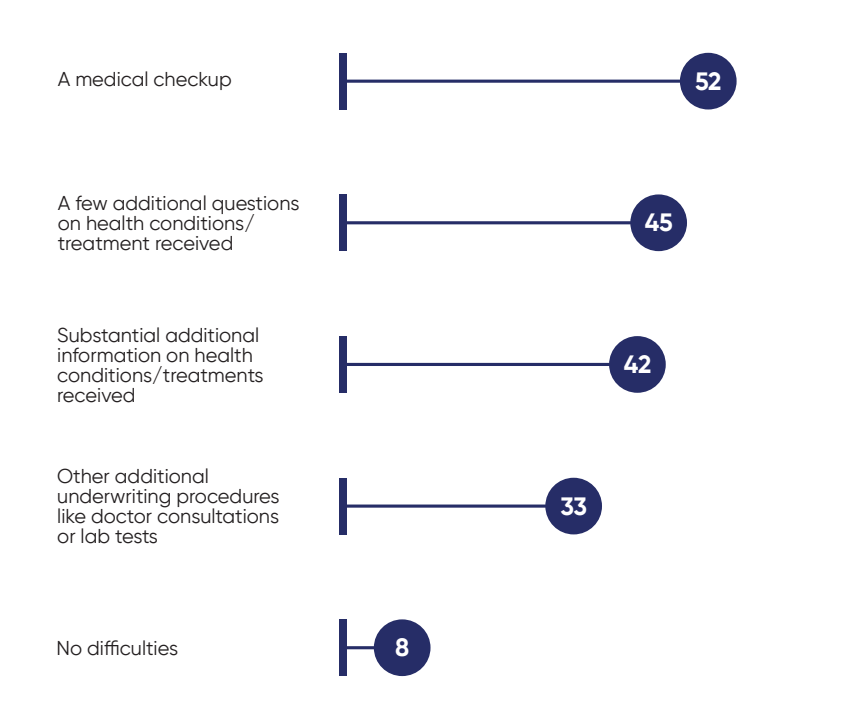
When trying to obtain health insurance and/or critical illness insurance, nearly all (93%) were asked to disclose information about their medical conditions. Of those, 77% reported that they provided full disclosure.

Around half of the applicants said they had to undergo a medical check-up, while 42–45% reported being asked additional questions about their health or treatment history.

Whether asked to disclose medical conditions (%)



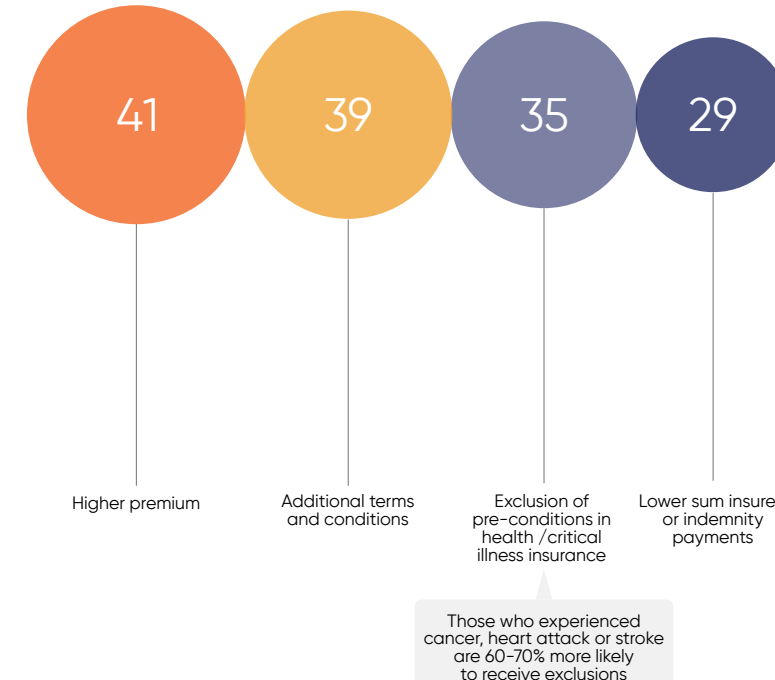
Experiences with purchasing health and/or critical illness insurance with pre-condition(s) (%)



Among those who received a quote, the most common additional terms were higher premiums and additional conditions

Flexible coverage options, improved coverage for related health complications and more clarity/explanation of coverage including treatments and procedures are the top improvements desired in the insurance offer.

Insurance terms for those who managed to get a quote (%)



Room for improvement with accepted insurance offer (%)



C3.1. When applying for insurance, were you, your family or close friends asked to disclose information about these medical conditions? | C4. Have you, your family, or close friends faced any of the following when purchasing health and/or critical illness insurance due to these medical conditions? | Base: Those who tried getting coverage (coded 3/4/5 in C3) (n=2,385)

C4. Have you, your family, or close friends faced any of the following when purchasing health and/or critical illness insurance due to these medical conditions? | Base: Those who tried getting coverage (coded 3/4/5 in C3) (n=2,385) | C4.4. Aside from pricing, do you, your family or close friends see any opportunities for improvements with your insurance offer? | Base: Those who tried getting coverage and successful in receiving an offer and accepted (coded 3 in C3) (n=1,951)