



# Navigating international health insurance compliance

A practical guide for HR professionals



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# Who is this guide is for?

For HR Managers overseeing internationally mobile employees, ensuring compliance with global health insurance regulations can be a daunting task. Striking a balance between comprehensive coverage, legal adherence, and cost efficiency requires a keen understanding of regional requirements and best practices. This guide will help you navigate international compliance, mitigate risks, and provide peace of mind for both your organisation and your employees.



## Key compliance requirements across regions

Different regions have distinct regulations regarding employer-provided health insurance. While some countries mandate comprehensive coverage, others may require only basic emergency services. Understanding the nuances of these requirements is essential to avoid non-compliance penalties, visa complications and taxation issues.

### Europe

Many European countries have universal healthcare systems but still require employers to contribute to statutory health insurance schemes. For example the Czech Republic and Switzerland have mandatory EU benefit requirements alongside local specific norms.

### Middle East

Nations like the UAE and Saudi Arabia enforce strict employer-sponsored health coverage policies, with significant fines for non-compliance.

### Australia

Local regulations require coverage to be provided through an Australian General Insurer or Registered Health Fund, along with requirements for mandatory benefit.

## Local insurance mandates and employer obligations

Beyond global standards, employers must adhere to local insurance laws to avoid fines and maintain compliance. Common obligations include:

### Minimum Coverage Requirements

Governments may define what treatments and services must be included in a policy.

### Registration with Local Authorities

Some countries require companies to register their plans with government agencies.

### Documentation and Reporting

Annual reports and proof of coverage may need to be submitted to regulatory bodies. In some cases it is a requirement of employers to collect employee documents such as visas, passports and trade licenses.

### Local Contract Payment

There is a requirement in some countries to issue payment of the premium locally. Quality providers should be able to fulfil this requirement where necessary.

## Ensuring global consistency in health coverage

When managing an international workforce, disparities in coverage can lead to dissatisfaction and legal risks. Employers should aim for a level of consistency that ensures fairness while remaining compliant.

### **Standardise core benefits**

While local regulations may vary, offering a core set of benefits globally ensures that employees receive equitable coverage.

### **Flexible plans**

Providing optional add-ons tailored to specific country requirements can help balance standardisation and localisation.

### **Centralised oversight**

Having a dedicated global benefits team or partner ensures that coverage is aligned across markets.

### **Local expertise**

Partnering with a provider that maintains a strong local presence and deep regional expertise is crucial for navigating the complexities of international health insurance compliance.

## Avoiding legal issues with non-compliant plans

Non-compliance can result in hefty fines, legal disputes, and reputational damage. To avoid these pitfalls:

### **Regular compliance audits**

Periodic reviews of international policies can identify potential gaps before they become legal issues.

### **Local legal expertise**

Partnering with legal consultants who specialize in regional labor and insurance laws can prevent missteps.

### **Employee communication**

Ensuring that staff are informed about their benefits and entitlements reduces misunderstandings and potential disputes.

## Working with providers experienced in international compliance

Choosing the right insurance provider is critical in ensuring that your policies meet local and international standards. Look for partners that offer:

### **Expertise in multi-country regulations**

Providers with a strong international presence can help navigate complex legal landscapes.

### **Local legal representatives**

Compliance requirements can change quickly. Quality providers should have local legal representatives who continuously monitor compliance regulations to stay informed of updates and obligations.

### **Customizable plans**

The ability to tailor coverage to meet both global consistency and local mandates.

### **Strong support networks**

Access to local healthcare providers and 24/7 assistance ensures seamless care for employees worldwide.



# Global health insurance suitability checklist

To help ensure your organisation's cover is suitable and compliant



# 1. Coverage and compliance

- Does the plan meet the minimum coverage requirements in all countries where employees are based?
  - Is the insurance provider experienced in handling multi-country regulations and compliance?
  - Does the insurance provider have a local presence?
  - Are there any local registration or documentation requirements that need to be fulfilled?
- 

# 2. Employee needs and satisfaction

- Does the plan provide comprehensive medical services, including emergency care and preventive treatments?
  - Are employees satisfied with the network of healthcare providers available?
  - How accessible is the insurance support in different time zones and languages?
  - Do members have local clinical support?
- 

# 3. Cost and financial viability

- Is the plan cost-effective while ensuring adequate coverage?
- Are there hidden fees or unexpected costs that might impact the budget?
- Can employees contribute to the plan in a tax-efficient manner?

## 4. Scalability and flexibility

- Does the plan offer scalability to accommodate global growth and workforce changes?
- Are there flexible options for different employee tiers or regions?
- Can the plan be adjusted to meet evolving regulatory requirements?
- Does the plan provide 'fair value' in accordance with UK & EU requirements for insurance companies?

## 5. Risk management & legal safeguards

- Does the provider have a proven track record in handling claims and compliance issues?
- Does the provider have local legal experts available to advise on region-specific requirements?
- What are the penalties for non-compliance in the regions where employees are based?

### Final thoughts

Maintaining compliance with international health insurance regulations requires continuous effort, but with the right approach, you can ensure your employees receive quality care while keeping your organization protected. By staying informed, standardising coverage where possible, and working with experienced providers who fully understand compliance matters, HR Managers can confidently manage global health benefits with ease.

# Cigna Healthcare your Global Healthcare Partner



## Access to Quality Care

- Our solution offers extensive global network access, with strong coverage in the US.
- Direct billing access, so that your employees are never out of pocket.
- Flexible, globally compliant solutions that ensure the best value without compromising quality.



## Cost Management Excellence

- Effectively manage medical costs while delivering value back to your organisation.
- Tailored, cost-effective care provided by dedicated clinical services teams to ensure the best outcome for your employees.



## Smooth Customer Experience

- 24/7/365, multi-lingual service ensuring correct and quick access to care.
- Self-serve options and personalised information through the member portal and app.
- Proactive, targeted engagement communications.



## Tailored Partnership Approach

- Our experienced client management team brings deep sector knowledge and a tailored approach to support your needs.
- We ensure continuous improvement of your plan through a wealth of expert insights.
- With an average tenure of 14 years, our client managers foster strong, lasting client relationships.

## About Cigna Global Health Benefits

**60+** years of global health and vitality benefits experience

**178M+** customer and patient relationships globally

**2.4M+** strong network of health care professionals

**3.5M+** claims paid **annually**

Licenses in **30+ countries** bringing quality care to people in **200+ countries and jurisdictions**

**70,000+** Cigna Healthcare employees committed to changing people's lives for the better



## People-powered health care in action.

Learn what some real-life customers have said about Cigna Healthcare:



When I was in pain abroad, Cigna Healthcare got me back to enjoying my travels pronto.

 *Mia's* Cigna Healthcare story



When we felt helpless and without a voice, Cigna Healthcare got us talking as a family again.

 *Tom's* Cigna Healthcare story



When I was completely burnt out, Cigna Healthcare helped me get my spark back.

*Alex's* Cigna Healthcare story

# A smooth customer experience



Simple claims process



Cost-effective, flexible solutions designed for multinational businesses



24 / 7 / 365 multilingual customer service

## Our people are here for your people

Learn more about Cigna Healthcare here:

[www.cignaglobal.com/employers/our-plans](http://www.cignaglobal.com/employers/our-plans)

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