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WELLNESS: THE SECRET SAUCE TO INSURANCE

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Most of the countries in the Sub-Saharan Region, Kenya included, experience a double burden of both Communicable and Non-Communicable Diseases (NCDs). This dual challenge means health systems are struggling with the rise of chronic conditions such as diabetes and cardiovascular diseases, while simultaneously needing to combat infectious diseases like HIV/AIDS, tuberculosis, and malaria. This 'double burden' necessitates integrated approaches to disease prevention and control as opposed to managing each

condition in isolation.

First and foremost, NCDs like heart disease, cancer, diabetes and chronic respiratory diseases are becoming a major cause of disability and premature death, especially in low- and middle-income countries. These conditions often require lifelong management, placing a significant and prolonged financial and care burden on individuals and healthcare systems – insurance included. The five major contributing factors include unhealthy diets, physical inactivity, harmful use of alcohol, air pollution and tobacco use.

Infectious diseases remain a significant health threat in various parts of the world. These conditions continue to put a strain on health systems, which must also cope with the growing demand of NCDs. Some of the persistent issues include HIV/AIDS, tuberculosis, and malaria, along with maternal and child health conditions. Bacteria, viruses, parasites and fungi are some of the causes of communicable diseases. In addition to all these, the two conditions also experience interactions – a patient with diabetes is highly susceptible to infections while infections such as Hepatitis B can be a precursor to liver cancer.

This places significant financial strain on insurance providers and members, through increased healthcare costs, higher claim payouts and challenges in risk assessment. The management of NCDs involves lengthy and expensive treatment which include ongoing medication and specialized



care. This, combined with the persistent cost associated with communicable diseases, results in higher claim pay outs and threatens overall financial stability.

Insurance companies are forced to charge higher premiums to balance these rising treatment costs. An affordability hurdle then ensues as most Kenyans are unable to meet this cost translating to low insurance penetration, a challenge already in existence, leaving most of the population vulnerable to catastrophic health expenditures. Studies show that even insured households with NCDs still incur out-of-pocket expenses.

The public healthcare system has traditionally been focused on acute and infectious diseases, making it often ill-prepared for NCDs. While the Kenyan Government has introduced a series of acts, such as the Facility Improvement Fund, which work alongside Primary Healthcare and Social Healthcare Funds, more remains to be done to effectively address NCDs. This has pushed clients toward costly private hospitals and pharmacies, increasing the overall cost of care, a financial risk for insurance companies. Risk assessment to design affordable, yet comprehensive, diverse products, bespoke to each need, becomes a challenge.

The silver lining to all this is that wellness which is the active pursuit of activities, choices and lifestyles that lead to a state of holistic health. Hospital visits are more of a reaction when something goes wrong, whereas wellness is that safety net for a rainy day. The wise men didn't advise us that prevention is better than cure without prior experience. Wellness has eight aspects: emotional, environmental, financial, intellectual, occupational, physical, social and spiritual. This wholesome approach allows one to thrive in an increasingly demanding and chaotic world. The core of wellness is prevention, and wellness activities focus on lifestyle modification to address the major modifiable risk factors.

Communicable Diseases can be curbed through prevention, building a strong immune system, and managing recovery effectively. Prevention focuses on hygiene, vaccination, and responsible healthy behaviours. Strengthening immunity follows the same principles: consistent healthy habits and stress management.

At Minet Kenya, we secure our clients' future by offering bespoke services. Wellness services are offered through a Health Risk Assessment to determine the specific level and type of risk one is exposed to. This allows tailoring a wellness calendar of activities. Another key service is the Information, Education and Communication materials in the form of nuggets, eshots, webinars, physical talks and videos. These formats ensure clients receive accessible, engaging guidance. Counselling services that address various issues are accessed through the Employee Assistance Program (EAP), a toll free 24/7 available service that offers psychosocial support to staff, clients and their dependents. Lastly, in the case of an already existing chronic condition, the Chronic Disease Management Program (CDMP) is available to offer continuous care. Some of the benefits of the CDMP include follow-ups to ascertain wellbeing and referrals to specialists and pharmacies for cost-effective and convenient drug deliveries.

In essence, wellness is the secret weapon that the insurance industry must use to improve life and businesses. Since its inception, wellness has provided insights, and it is a field that continues to



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grow exponentially with no limit. A lot has already been done, a lot more is still in the works; the only way to go from here is up. Hopefully, it is something that most, if not all, insurance specialists will pick up and watch the future light up.

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