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THE STRATEGIC VALUE OF EXPANDING WORKERS' COMPENSATION COVERAGE TO INCLUDE PRIVATE HOSPITAL CARE

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Protecting employees in the event of a workplace accident is not only a legal responsibility but also a fundamental expression of organisational care and sound risk management. While Workers' Compensation insurance plays a crucial role in safeguarding employees' well-being, the real effectiveness of this protection depends on more than the mere existence of a policy. It hinges on the range, quality and accessibility of the healthcare services that employees can rely on when they need them most.

In Mozambique, as in many African markets, standard Workers' Compensation policies traditionally restrict treatment to public hospitals. Public healthcare systems remain vital pillars of national health delivery, providing access to millions of citizens and fulfilling an essential social mandate. However, many of these systems face enduring structural and resource-related challenges. Overcrowded facilities, long waiting times, constrained medical staff, outdated infrastructure in certain regions and limited access to specialized services can all hinder the delivery of timely and appropriate care.

For an employee who suffers an accident at work, such delays can have significant consequences. Waiting too long for treatment or struggling to access specialized diagnostics or expert medical evaluation, can prolong recovery, worsen the clinical outcome and extend the period during which the employee is unable to work. This not only affects the well-being of the individual but also creates ripple effects for employers through increased absenteeism, reduced productivity and higher indirect costs. What begins as a medical issue becomes a business issue—one that could have been mitigated with faster and more specialized care.

Against this backdrop, expanding Workers' Compensation coverage to include access to private hospitals is emerging as a strategic and forward-thinking decision. Private healthcare providers generally offer shorter waiting times, more specialized expertise, modern diagnostic technologies and greater service efficiency. For the injured employee, this means quicker diagnosis, timely



intervention and a smoother recovery process. For employers, it results in faster return-to-work timelines, reduced operational disruption and greater continuity in their workforce.

More importantly, enabling access to private medical facilities reinforces a culture of care within the organization. When employees know that their well-being is prioritized, they feel supported, valued and respected—fundamental ingredients for strong employee engagement and loyalty. Companies that demonstrate this level of commitment to their people often experience improved morale, enhanced trust and stronger relationships with their workforce. In addition, organizations that visibly invest in employee welfare tend to build positive reputational capital, strengthening their brand and differentiating themselves in competitive markets.

Expanding Workers' Compensation coverage to include private hospitals is therefore not simply a question of offering a better benefit. It represents an investment in human capital, organizational resilience and long-term productivity. Healthier employees lead to healthier businesses, and the ability to provide timely, high-quality medical care forms an essential part of that equation.

In an operating environment where the well-being of employees is increasingly recognized as a key driver of corporate performance, broadening access to quality healthcare through Workers' Compensation policies is more than a prudent adjustment—it is a strategic advantage. By modernizing their approach to workplace health and safety, businesses can create safer, more supportive and more sustainable environments that benefit employees, employers and the broader economy.

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