

# HEALTH & PROTECTION

NEW YORK ROUNDTABLE

October 2025  
[healthcareandprotection.com](https://healthcareandprotection.com)



INTERNATIONAL PRIVATE  
MEDICAL INSURANCE:  
WEIGHT OF THE WORLD

IN ASSOCIATION WITH

*flywire*

# INTRODUCING OUR PANEL



**Manny Socorro,**  
strategic director,  
insurance, Flywire



**Tara Black,**  
senior benefits consultant,  
Lockton Companies



**Anders Blak,**  
business development director,  
Trawick International



**Joe Cronin,**  
president,  
International Citizens Insurance



**Andrew Jernigan,**  
CEO,  
Insured Nomads



**Gregg Manning,**  
COO,  
International Citizens Insurance



**Vera Mira,**  
principal – expatriate benefits COE,  
Mercer Marsh Benefits  
Multinational Advisory



**Chris Nam,**  
COO,  
Insured Nomads



# A DIFFICULT BALANCING ACT

Life in the North America international private medical insurance (IPMI) market is rarely dull at the best of times, but the last year has seen a major shake-up.

The arrival of a new political administration into the USA in the last 12 months and its major policy shifts have seen a great upheaval in the region's global mobility sector with the fallout still being felt.

At present the geopolitical and resulting economic situation is dominating conversations for those in the global health insurance market as individuals and organisations alike come to terms with the new reality.

As a result, long-established movement patterns are being disrupted and even closed off with new routes and practices being established.

However, for some of the most severely affected industries the scale and outright viability of their arrangements is coming into question.

Another remarkable request from this discussion was for more insurers to invest in this market as advisers highlighted their concerns about competition in the sector.

With two big name insurers taking a major step-back from the IPMI in the last three years, intermediaries are now feeling the effects of a domination by just a couple of players.

While service and products are typically good from incumbents the relentless drive on premiums is causing headaches.

So there is a groundswell opinion that the market is ready for fresh entrants to make their mark and show expertise from around the world.

Health & Protection's second visit to New York was always likely to prove significantly different to our first three years ago when the sector was establishing its post-Covid recovery.

However, our panel at Rockefeller Plaza in the heart of Manhattan illustrated the scale of transformation has been more extraordinary than could be expected, once again proving the concept that there is nothing as constant as change itself.

**Owain Thomas, editor of Health & Protection**

## CONTENTS

### 4 POLITICAL AND ECONOMIC CHANGES CREATING ROLLERCOASTER IPMI MARKET

US international people movements are being driven by geopolitical changes creating a market in great flux, Owain Thomas hears

### 8 MORE INSURER ENTRANTS WANTED TO REVITALISE US IPMI SECTOR

Advisers are urging more insurers to enter the US market to boost competition, writes Owain Thomas

### 12 COMMUNICATION, COMPLIANCE AND COMPASSION VITAL FOR INDUSTRY IMPROVEMENTS

Focusing on the three Cs of communication, compliance and compassion can ensure the IPMI market develops the right agenda, Owain Thomas hears

### 15 WHAT MANY GLOBAL INSURERS MISS IN BEST SERVING GLOBAL WORKFORCES

Managing uncertainty comes down to building relationships that help your business remain agile, says Flywire's Manny Socorro





# POLITICAL AND ECONOMIC CHANGES CREATING ROLLERCOASTER IPMI MARKET

US international people movements are being driven by geopolitical changes creating a market in great flux, **Owain Thomas** hears

**G**eopolitical elements can have a significant effect on global mobility even during quiet times, however the current activity is dominating people movements into and out of North America.

As a result those working in the international private medical insurance (IPMI) sector are seeing a highly volatile market for individuals and corporates.

The industry leaders gathered for Health & Protection's USA roundtable in New York highlighted the impact of this on their clients and organisations.

International Citizens Insurance president Joe Cronin explained the trends the organisation had been seeing over the last year had been shaped by the political climate.

"We see US citizens increasingly choosing to move and to live outside of the US for a variety of reasons," he said.

"Then on the flip side is the negative impact of new policies and the challenges of getting visas for foreigners coming into the US and how that's going to impact our business as a whole.

"Right now, about 15% of our business is foreigners coming into the US and we were seeing a negative impact earlier on this year.

"That seems to have rebounded over the last two or three months, but it's definitely impactful and we'll see what happens over the next 12 to 24 months," he added.

Among the most notable falls in activity, Canada to the US is down by around 20% to 30% this year, Cronin estimates, although this varies by country with some more and some less.

The firm focuses its advice on individuals and a growing portfolio of small to medium enterprise clients, along with a host of international students.



It is this latter population that has shown a particularly notable drop in activity.

"I know for some international schools their enrolment of first year international students is down 50% or more," he continued.

But while those challenges can be tricky to face, it can often open-up opportunities in other areas, and the trigger for much of that activity is very clear.

"The two or three days after Trump's election we saw more leads coming to us of US citizens who were interested in getting quotes and pricing for international health insurance for moving abroad," Cronin said.

"It was record numbers, more than we had ever seen historically for a 48-hour period. That has levelled off and some are just dreamers, but not all of them and it is an increasing trend generally."

### MEXICO, PORTUGAL AND SPAIN

Gregg Manning, COO of International Citizens Insurance agreed with these trends and highlighted Mexico, Portugal and most recently Spain as some areas of growing interest, along with some Southeast Asian countries.

To better address this the firm is tweaking how it works and who it is working

with.

"One of the things we're fearful of is more localisation of plans, being required to be licensed in those countries and people wanting to have someone on the ground there to talk to," he said.

"Our main base is US citizens, so we're trying to be smarter about what we're quoting, what we're offering from insurers, different plan makeups and down to demographic-like tendencies on deductibles."

For the larger organisations their motivations and driving factors are different and often dictated by budgets and other geopolitical policies.

As Lockton Companies senior benefits consultant Tara Black explained, multiple industries ranging from Outside of Continental United States (OCONUS) government contracting to non-governmental organisations (NGOs) and inter-governmental organisations (IGOs) have all been affected but differently.

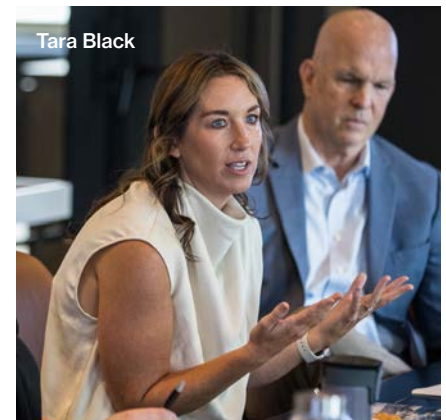
"We're seeing the impact on the OCONUS side where people are hoping some funds go to their divisions that have shrunk in the last few years, so there may be some opportunity there," Black said.

"Then from the NGO and IGO space they've been heavily impacted by some of the policies put into place."

She noted this was even causing stresses just from a pricing perspective and across the group benefits market, with renewals coming through, cost is a high priority.

"With some of the shrinking budgets, especially in the NGO and IGO space, and with our markets primarily manually rated, those demographic impacts are really impacting what we're seeing in the renewal rates," she continued.

"Primarily those left on the plan have been older populations for whatever ►



Tara Black





► reason and so with a trend somewhere between 10% and 12%, we're seeing 15% and 18% renewals. And while those are on average, we've seen some at 80% which I haven't seen in ten years in the industry.

"I think that's speaking to less premium coming in," she added.

### IN-BOUND ARRIVAL CONCERNS

Furthermore, matching the individual and student markets, political decisions are also acting as a brake on in-bound activity from employers.

As Vera Mira, principal – expatriate benefits COE at Mercer Marsh Benefits Multinational Advisory highlighted, she was seeing fewer in-pats entering the country from her clients.

This has been particularly notable since high-profile actions and raids by government immigration agencies on major employers and workplaces.

"There's been a couple of contracts we've been dealing with, in particular one plant where they're deciding to stop those contracts," Mira said.

"They're afraid of their employees coming in to train Americans, but then getting prosecuted.

"So we're seeing a lot of in-pats that were planning on coming in now saying they are not doing it, so that's driving up cost."

"We're also seeing contracts like defence contractors that were expanding and going abroad to the Middle East, but with the Israel conflict that's now being placed on hold as well."

### START-UPS AND SMES

There are some brighter prospects in the market however, with growth coming in other industries and locations for group schemes.

Insured Nomads CEO Andrew Jernigan noted the insurer was finding a lot of traction with technology start-ups coming directly to it

"They're not as broker dependent, they don't have a HR person oftentimes. They're going online and going to artificial intelligence (AI) services asking, 'how do we do this?'," he said.

"Or they're using a broker that isn't globally savvy and they're having to put it together and that's more and more the case."

But Jernigan suggested this was an area where advisers might be able to create specific propositions and find roles for themselves.

"So how are these companies going to find someone when they're talking to a brokerage firm that only does domestic coverage?" he continued.

"The growth opportunity is with these companies that have 50 or 100 employees and are hiring contractors or bringing on a new employee in Columbia, Johannesburg, Singapore and so on.

"They want to include benefits for those five people, but they need to be almost local benefits.

"That's going to continue as people outsource more and treat people as employees but try to figure out how to do benefits for that one off person, instead of sending an army of expats.

From left: Chris Nam, Andrew Jernigan & Vera Mira.



"They can't get a group solution they are used to for two or three people or a family of five and one single person going off somewhere else."

For Trawick International, SMEs are also a core growth market with technology and energy firms being among the most vibrant industry sectors.

However, Anders Blak, business development director at the insurer, noted there were also some significant demands it was meeting for clients.

"We also see more companies which want to cover their spouses, but not necessarily about expats - it could be third country nationals or local nationals," he said.

"There have been surveys which said the biggest reason for assignment failure was spouses and partners not adjusting, so the spouse coverage is very important for us, much more so than in the past.

"That goes along whether it's a higher account group or just a few employees."



Anders  
Blak



## AFRICA OPPORTUNITY AND RISK

In terms of geographic expansion, Africa, which has long been tipped as an up-and-coming destination, is generating a lot of interest for attendees.

"That continent is key and we are developing more partnerships there," Blak continued.

The panel agreed the continent was creating much interest in terms of opportunities for expansion and as a location for clients.

However it comes with significant risk factors such as inflation, currency devaluation and the payment of premiums – which other insurers have previously faced.

As Insured Nomads' Jernigan noted: "With East Africa, especially with some of the currency devaluations, some of those premiums are just not getting paid."

"So there's greater risk in some of the developing countries to make sure you actually get the money for the plans you sell."

And Lockton's Black highlighted the significant scale of fraud, waste and abuse on the whole continent.

Insurers therefore must go into the continent with their eyes open, potentially using deductibles and co-insurance in situations they typically would not have done to limit abuse losses, while technology is being employed to help tackle fraud.

Flywire strategic director, insurance Manny Socorro highlighted that when talking to insurers the theme of cost mitigation was always a critical one.

This can include streamlining payment systems or allowing premiums to be paid in one currency and ultimately received in another.

"I'm also seeing a lot of companies that are trying to go to Guernsey, for example, to set up shop," he added. ■







Joe Cronin (right)

# MORE INSURER ENTRANTS WANTED TO REVITALISE US IPMI SECTOR

Advisers are urging more insurers to enter the US market to boost competition, writes **Owain Thomas**

**C**ompetition in international private medical insurance (IPMI) is potentially the biggest threat to the market for US-based intermediaries.

Advisers at the Health & Protection North America roundtable in New York City's Rockefeller Plaza explained their concerns with a lack of insurer competition in the market including the effect on premiums and coverage options.

The situation is so significant they urged insurers from Europe or elsewhere around the world to shakeup the market and launch their products into the USA.

Vera Mira, principal – expatriate benefits COE, Mercer Marsh Benefits Multinational Advisory argued “there has to be either someone coming back into the market or





implementation isn't always smooth.

"It can feel very different going from one carrier to another no matter what they promise, I've seen it firsthand being with multiple carriers on the other side of this, so there's definitely some risk there."

Black noted that it was particularly frustrating that when responding to an initial renewal quote the insurer does not consider moving but then changes when other quotes are sourced.

"We'll go out to market and the original insurer will say here's another 10% off," she continued.

"I'm thinking, well, you could have saved us this time and headache if you had just given that to us. But we struggle with some insurers on that end because we would like not to go out to market.

"Obviously, that's more time and effort on our end and just gives us the renewal that we're asking for," she added.

### INSURER UPHEAVAL

Much of this market disruption stems from recent upheaval with MetLife withdrawing from IPMI altogether and Aetna International also taking a significant step back.

But the panel was adamant there was opportunity and desire for more entrants into the sector.

While some already active US-based insurers are looking to grow their international businesses, there was hope that some based in Europe would consider entering.

"Can Allianz come into the US market and be that player - I don't know if it can

because of the relationship with Aetna international, but something like that," said Mira.

"It has to be somebody that comes from the European side that can come into the US market, and maybe that will shake up the industry because as of right now that's what we need, we need more competition," she added.

One other sticking point was the understanding that many employers were keen to use the same domestic health insurance provider for their international coverage. Therefore having domestically compliant plans was also seen as an important consideration.

However, a significant part of this motivation for new entrants was premium driven with the panel noting that rate increases have been "astronomically higher" than historically seen with base renewals starting from 10% to 12% instead of 7% or 8% ten years ago.

### RECONSIDER RATES AND UNDERWRITING

While going to market can typically tease better rates from insurers, there are other ways to understand the pricing dynamics and reasoning.

Joe Cronin, president of International Citizens Insurance, explained the firm had spent time working with one insurer partner, identifying countries where the majority of its clients will go and negotiated with them to re-examine rates.

"A lot of times we'll talk with insurers and ask why it is so expensive to cover somebody in this country and the insurer would say it had a lot of fraud there," he said. ►

there's going to have to be another player coming in".

Lockton Companies senior benefits consultant Tara Black wholeheartedly supported Mira's assessment.

"Yes, I agree, competition is probably one of the biggest threats to the industry as a whole," she said.

The panel suggested one insurer might have as much as 70% of the market share and that this was typically the most expensive insurer.

"This year, because of the higher increases I have probably marketed 30% to 40% of my clients and it's really for pricing positioning," Black continued.

"If you're talking to clients, their end goal is to say they don't want to move, and it is a risk to move them because



► “When we say it’s been overpriced for ten or 12 years, we ask if they have looked at it in the last couple of years and push them to reconsider that pricing and realign it.

“Any fraud that happened ten or, 15 years ago, they will have put things in place today to control those costs or manage that fraud, so now they can realign the pricing.

“One of the ways we’ve done that is we show the discrepancy in pricing for their plan compared to three or four others for the same person and theirs might be 50% more expensive.

“So we’re pushing them to relook at how they underwrite and price their plans to better serve our clients who are moving to some of the growth and high-volume areas; some European countries and Mexico in particular,” he added.

### DIFFICULT MARKET CONDITIONS

The insurers present acknowledged there might be more the sector could do overall but highlighted some of the ways they were aiming to address such concerns.

Communication and transparency were high on this list, along with preparing people for rate rises in advance.

“Having come from the brokerage side years ago, I wonder if we need to start telling people more frequently to expect a 15% increase annually,” said Insured Nomads CEO Andrew Jernigan.

“Then they’re surprised if it doesn’t go up at renewal, but at least they can communicate to their leadership to budget for at least a 15% increase each year.

“We haven’t increased our group plans

Manny Socorro





## “THE COST OF SENDING EXPATS ABROAD AND THE DIFFICULTIES ARE DECREASING THE NUMBERS THAT WE’VE SEEN IN YEARS PAST”

ANDREW JERNIGAN, INSURED NOMADS

in the six years we’ve been around, but I’m sure there are some groups that due to experience that will occur at some point.

“The cost of sending expats abroad and the difficulties are decreasing the numbers that we’ve seen in years past, along with the increase in the utilisation of employers or record (EORs) and employers deciding to just hire someone from the local country.”

Jernigan particularly highlighted this devolution into hiring contractors and local nationals as a key trend which insurers needed to be cognisant of.

There was also recognition that life for many advisers and employers was difficult at present and insurers had to be mindful of that.

Trawick International business development director Anders Blak acknowledged many sectors were facing economic challenges.

“I was in Washington DC with a non-governmental organisation (NGO) focused broker and they were explaining the challenges for an upcoming renewal,” he said.

“They need to provide a census for the renewal, but he did not even know if the employer could provide a census now.

“It could change 30%, 50%, 60% - so it’s a challenging period for at least certain industries.”

### VALUE OF GREAT TEAMS

But on a wider scale, Blak agreed there was demand and the potential for greater

transparency and explanation of decisions.

“Sometimes we could be more transparent in order to show how the numbers can be supported,” he continued.

“With SMEs, which are all pooled, just this morning we had a renewal and they asked if we could please reduce the increase, because they think they have a very healthy plan.

“But if you communicate to them that we could lower the rise, but for stability in their rates then we cannot because then you’re not experience rated.

“So a lot of the communication and transparency is important,” he added.

However, the panel was keen to highlight there are some very positive elements offered by the current crop of insurers.

There was praise for where insurers get things right and the panel identified some of the key elements for driving great service and future client demands.

In particular, the Middle East was cited as a key region of growth for corporate customers and having great teams in the region could result in significant business retention and winning.

Dubai and increasingly Saudi Arabia are hotspots in the region, attendees noted.

However, particularly in Saudi Arabia, many organisations are only employing locals so for insurers to be successful in these markets they must have support on the ground and be able to handle the local niches. ■



Anders Blak (right)

# COMMUNICATION, COMPLIANCE AND COMPASSION VITAL FOR INDUSTRY IMPROVEMENTS

Focusing on the three Cs of communication, compliance and compassion can ensure the IPMI market develops the right agenda, Owain Thomas hears

**A**wish list can be a dangerous thing potentially allowing people to set unattainable goals or dreams which can ultimately leave them disappointed.

But when given the opportunity to set blue sky aspirations the panel at Health & Protection's North America roundtable in Rockefeller Plaza, New York were remarkably realistic in their goals.

Improving communications, easing compliance stress, addressing pricing to support market sustainability, efficiency, and making things a little more human were the overarching aims.

Trawick International business development director Anders Blak first identified the critical role that communication can play for the industry and where he would like to see it improved.

In particular he highlighted being more proactive with customers to help address their needs before they need to ask.

"There are probably several things we could do," Blak said.

"One would be proactively sending limited information out to various members about some of the key trends we see and how we could support them, if any would be applicable."

## COMPLIANCE AND SIMPLIFICATION

Compliance, technology and simplification were major issues brought under one roof by two of the panel.

Insured Nomads chief operating officer Chris Nam flagged the potential for helping to improve consumer understanding of their policies.

"I'd like to see AI that can legally and compliantly reach through policy documents and breakdown the 70 pages for policyholders, so they understand in simpler terms what is covered and what is



not," he said.

"But that must be in compliance with regulation so that even a broker doesn't have to do too much work, which kind of sounds like I'm trying to make people lazy, but people don't understand everything.

"Even if a broker explains every single page of a document to someone, they might interpret it wrong, they might understand a sentence in a different way. It might just not be communicated in the right way.

"So the customer thinks something is covered, they just go to file a claim and be done with it but then later unexpectedly an email arrives asking for 16 different documents and then they don't want to go get them.

"AI is improving, there is a way to get there, but I don't like doing things out of legal circumstances. I'd like to see how that happens and I think it's coming."

Lockton Companies senior benefits consultant Tara Black raised a similar theme on communicating with members and clients.

"I agree in terms of technology; trying to streamline information down to the end

user to make things as easy as possible," she said.

"All we can really want is for people to use something that works and the expectation is there to make it a little less difficult to use what's available to them, especially because the product is so expensive."

## TRANSPARENCY AND VALUE FOR MONEY

That point about achieving, recognising and maintaining value for money for what can be quite an expensive product was also raised by others on the panel.

With price increases regularly volatile, maintaining transparency and understanding for customers is crucial.

International Citizens Insurance president Joe Cronin noted the issue of pricing was crucial for his clients,



From left: Chris Nam, Andrew Jernigan, Vera Mira, Tara Black, Joe Cronin



particularly some more than others.

"It's really frustrating to buy a plan today and maybe be told its going to increase 6% to 8% per year, then it increases 15% in year three when they didn't plan for that," he said.

"Then in year four someone goes from 59 to 60 years old, so suddenly on a plan that has age-based pricing, it may mean an increase of 10% base that year plus a further 15% or 20%.

"And so now you have a 30% increase when you turn 60. This is really unfair and frustrating to say the least, for not having some kind of consistency in pricing over the policy coverage period."

There was also a wider more philosophical view about how the market was operating with potentially too much focus on profit.

Vera Mira, principal – expatriate benefits COE at Mercer Marsh Benefits Multinational Advisory, suggested the industry could be helped by the addition of some other types of insurance models which could instil different overarching approaches, commonly seen in other insurance sectors.

"Maybe some not-for-profit organisations would help," she said.

"Perhaps if there were not-for-profit or mutual organisations with pooling where everybody is in that, it would be different.

"It would be more skin in the game and I think profit sometimes gets in the way of things getting done," she added.



Chris Nam



## EFFICIENCY AND COMPASSION

Action to optimise efficiencies and make things run smoother was a common theme among the panellists.

A charge often laid at the insurance industry around the world is that it can be slow to act and react when needed to. While stability that the sector provides is often reassuring, in today's world with progress and change so fast in so many sectors it can be noticeable when the industry falls behind.

Flywire strategic director, insurance Manny Socorro highlighted looking at more than just the basics of insurance policy underwriting to help the sector maximise its output.

"For me the conversations we always have is just around how can insurance companies in particular be more efficient," Socorro said.

"There's so many things that can be done to lower costs that fall outside of the underwriting aspect of things that insurers don't focus on.

"And I always struggle with why certain things that should be so easy to do, they don't do."

Throughout Health & Protection's years of annual industry research, the highest priority for respondents is always related to the people who work across the industry providing the best service and outcomes to business partners and ultimately end members.

With that in mind, it was left to International Citizens Insurance COO Gregg Manning to bring the focus back to what the industry does, or should, do best

– providing compassionate and essential support when things go wrong.

"Thinking about some people we know in insurance companies I'm finding it difficult to find people who are contextually aware of the situation," he said.

"So examples of underwriting sending out a very cold email to an upset mother with a sick child. In this industry people need to be more contextually aware, they need to be compassionate and be conscientious.

"People like that can drive the technological innovation and just make everybody's experience much better.

"You need those skills to be able to solve the problems with technology - just developing apps in your IT bubble without having leadership outside of it that understand the context and the people that it touches, is why a lot of them fail," he concluded. ■

Gregg Manning





## Premium Payments and Collections

**In a perfect world, payment is the most frequent—or only—touchpoint between policyholders and insurers.**

**Make it a moment of delight.**

Payments aren't just transactions—they're your competitive edge. We've built a solution specifically for insurance that doesn't just process payments—it completely transforms how your policyholders experience paying you.

Our proprietary global payments network and insurance-specific software automate billing and collections, plug into your existing systems, and—most importantly—let your policyholders pay in whatever currency feels like home to them.

**“We have more options for our members, so they can pay the way they want to pay. Flywire has become a true partnership.”**

- Global Insurance provider

Whether you need end-to-end premium billing and collections or just better global payments capabilities, we deliver what matters: happy policyholders, lower costs, and streamlined operations that give you the competitive edge.

[www.flywire.com/insurance](https://www.flywire.com/insurance)





# WHAT MANY GLOBAL INSURERS MISS IN BEST SERVING GLOBAL WORKFORCES

Manny Socorro, strategic director, insurance at Flywire



**F**rom multinational corporations deploying employees on long-term assignments, to digital nomads and remote teams, the movement of people across borders is a fundamental aspect of modern business and life – and one that global mobility professionals expect to remain stable or increase in its various forms through the remainder of the year.

International private medical insurance (IPMI) has long been an important part of supporting the global mobility strategies of businesses and the people who work there.

And while coverage itself is still the centrepiece, it is no longer the single factor in consumer choice. Boosting the customer experience in insurance takes ingenuity.

Companies and individuals navigating international relocation often have limited but critical interactions with their insurance providers – often at only difficult times – and that means every one of those touchpoints has to be solid.

## BENEFITS OF PROVIDING A SCALABLE, LOCAL PAYMENT EXPERIENCE

One of the best and first places they can cement strong relationships is overlooked: delivering localised, frustration-free payment experiences.

One of the first roadblocks to onboarding and renewal is the point of premium payment – often the customer's leading reason for looking for a new provider.

International customers often want to

price and pay for their global policies using their familiar home currency and preferred payment method, in a secure way.

Insurers typically fall into two camps in trying to accommodate this: they will either limit payment options such as only accept wire transfers or, more commonly, patch together different payment providers for different countries, requiring them to manage multiple bank accounts.

## CREATING COMPLEXITY AND ADDITIONAL WORK

This creates more complexity for the customer and the business.

For example:

- A client tries to pay their premium with their local credit card, either to find it is not accepted or fees associated with its use are unclear.
- Staff have to take on more manual work, tracking and matching payments coming in via bank wire, or fielding questions from customers that they may not have good answers to.

If you are questioning whether this is a problem at your organization, consider how many negative replies you get when asking:

- Can clients see how much they owe in their local currency, inclusive of exchange and associated fees?
- Can they select a local means of making a payment, including a credit card or an alternative payment method?
- Are incoming payments automatically matched and reconciled to outstanding

invoices?

- If there is a problem with the payment, can they access local support in their language and time zone?

## CAN YOU ENSURE HIGH LEVELS OF PAYMENT SECURITY AND COMPLIANCE?

If there were far too many 'no' in that quiz, you'll soon be faced with another issue: ensuring high levels of security and compliance at scale.

Without the right partner, having an easy digital experience can often be at odds with ensuring high levels of security and compliance with the latest standards and regulations.

Layers of protection, such as multi-factor authentication or robust know your customer processes, work to protect the business and the payers, and when managed by a single partner, are up-to-date and frustration-free for the end-user.

What's more, managing multiple payment partners also puts the onus on your business to keep up to date with the fast-shifting global regulatory environment. The best partners will alert you to shifts and proactively deliver the updates to address them.

Managing uncertainty comes down to building relationships that help your business remain agile. ■

**flywire**

# HEALTH & PROTECTION

October 2025 — [healthcareandprotection.com](https://healthcareandprotection.com)



IN ASSOCIATION WITH

**flywire**