10 Questions That Could Save Your Company Money on Medical Insurance in 2026

AES Health Releases Essential Checklist of Critical Evaluation Points Ahead of 2026 Renewal Season

AES Health logo

DUBAI, UNITED ARAB EMIRATES, November 11, 2025 / EINPresswire.com/ -- Industry analysts confirm HR leaders' suspicions: group health insurance costs will climb steeply across the Middle East and Africa in 2026, driven by rising medical trend rates - the year-over-year increase in healthcare costs.

Against this backdrop of sustained premium pressure, AES Health today published a comprehensive checklist revealing 10 essential questions that help CEOs and HR leaders evaluate their group medical insurance policies before renewal negotiations.

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>
> *Damien Walsh*

Based on decades of advisory experience across 100+ companies, AES Health has identified consistent blind spots that prevent organisations from optimising their group medical insurance policies effectively.

"Most companies focus solely on premium negotiations while missing fundamental factors that impact both costs and employee well-being," said Damien Walsh, Managing Director of Health & Protection at AES Health, part of AES International. "Our checklist helps organisations ask the right questions before entering renewal discussions."

Common knowledge gaps AES Health encounters include:

- Digital health platforms with minimal employee adoption

 High volumes of minor claims indicating preventive care gaps

 Absence of systematic employee feedback on insurance experiences

The AES Health approach emphasises understanding policy effectiveness beyond cost metrics. The guide provides a framework for evaluating whether insurance genuinely serves employees or merely processes claims.

"It's about putting people over policies," added Walsh. "When HR professionals understand these fundamentals, they make better decisions for both their budgets and their teams."

Each question on the checklist includes specific action steps and practical examples from AES Health's regional experience, helping HR leaders and CEOs conduct thorough programme evaluations before renewal season.

[Read the complete AES Health checklist]

AES Health offers complimentary consultations to help companies evaluate their programmes against these criteria.

Damien Walsh - Managing Director of AES Health (on stage at the IBN)

Damien Walsh - Managing Director of AES Health - Colour Headshot

About AES Health: AES Health, the group medical insurance advisory and employee benefits division of certified fiduciary AES International, provides group medical insurance solutions across the GCC. With over 20 years of experience and chartered experts, AES Health serves companies with a people-over-policies approach to insurance advisory and employee benefits consulting.

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