

iPMI GLOBAL IN FOCUS: International Pharmaceutical Management (IPM) with PharmCare Services

The Expanding Waistline: How Chronic Conditions are Reshaping International Private Medical Insurance (IPMI) Market Costs

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-- „In this [iPMI Global](#) article, we partner with [PharmCare Services](#) to dive deep into the world of [International Pharmaceutical Management](#) (IPM)"



New evidence from Bupa Global suggests a significant shift in the landscape of healthcare costs: the world's growing waistline is becoming a primary driver of International Private Medical Insurance (IPMI) costs, potentially surpassing cancer as the leading expense. This surge is fuelled by the rising global prevalence of chronic, lifestyle-linked conditions like obesity and diabetes.

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The world's growing waistline is becoming a primary driver of International Private Medical Insurance (IPMI) costs”

Christopher Knight, CEO, iPMI Global

Bupa Global's latest Healthcare Insights Report, an analysis of tens of thousands of claims worldwide from 2021–2025, reveals dramatic increases:

Claims costs for obesity, diabetes, and other metabolic conditions have surged 97% since 2021.

Outpatient drug claims volumes have more than doubled (110%), driven fastest by treatments for diabetes, obesity, and cholesterol disorders.

A New Era of Chronic Cost Pressure

This surge underscores a growing global reliance on pharmaceutical interventions for chronic conditions. Geographically, this trend is most pronounced in the Middle East, where outpatient

drug costs have soared 143% since 2021, outpacing all other regions. Europe has seen a 110% increase in outpatient claims costs, and Asia a 90% climb.

Contributing significantly to this trend is the adoption of new drugs, such as GLP-1s. While many insurers, including Bupa Global, cover these medicines when medically appropriate for Type 2 diabetes, their broader integration across healthcare systems globally is directly increasing outpatient pharmacy expenses.



International Private Medical Insurance Global

These combined factors are creating a sustained pressure point for international insurers, demanding new models focused on prevention and proactive cost management.

Revolutionizing IPM through Technology: How PharmCare Services' PCSRx is a Game-Changer
By Johan Porto Chief Financial Officer, PharmCare Services.

In the complex and often fragmented world of International Pharmaceutical Management (IPM), the journey of a single prescription can feel like a labyrinth. A patient receives a diagnosis, a prescriber writes a script, a claim is submitted to an insurance company, a broker might be notified, and finally, the medication is hopefully delivered to the patient. Each step is a hand-off, and at every transition point, the potential for miscommunication, delay, and frustration grows. What should be a straightforward process can quickly escalate into a crisis, and for those with serious or chronic conditions, timely access to medication is not just a matter of convenience, it's a matter of health.

Enter PCSRx, the state-of-the-art pharmaceutical management platform from PharmCare Services. Medical professionals are constantly seeking new ways to streamline processes, reduce administrative burden, and, most importantly, improve patient outcomes. PCSRx is a breakthrough technology that promises to do just that, acting as a unified command center for the entire pharmaceutical management ecosystem.

READ NOW: <https://ipmiglobal.com/in-focus/pharmacy-benefits-management/revolutionizing-ipm-through-technology-how-pharmcare-services-pcsrx-is-a-game-changer>

Medication Beyond Borders: Ensuring Specialty Medication Access for Your Global Team with PharmCare Services

By Zachary Blaisdell Care Coordination Manager, PharmCare Services

The Hidden Crisis for Expatriate Employees

For multinational companies and leaders of global commerce, the world is their workplace. As your company expands its global footprint, your human resources and benefits teams face an obstacle that is often overlooked but profoundly impacts the health and productivity of your most valuable assets: your international employees. While global commerce is complicated, global healthcare—especially the management of specialty medications—is even more so.

Imagine a valued team member, essential to an overseas project, who manages a chronic, complex condition such as rheumatoid arthritis, multiple sclerosis, or a complex cancer. These conditions often require specialty medications—high-cost, complex drugs that typically demand special handling, administration, and ongoing clinical support.

Specialty Pharmacotherapy in Latin America: A Doctor's Perspective on Regional Challenges and Collaborative Solutions

By Dr. Raciél Rizo, MD, Regional Medical Director, Latin America, PharmCare Services

When it comes to healthcare in Latin America, the conversation often revolves around access, infrastructure, and cost—but few recognize the intricate challenge that lies at the core of ongoing care management: pharmacotherapy. As the Medical Director overseeing several nations in this part of the world, I've seen firsthand how medication management—seemingly straightforward in well-integrated health systems—becomes a puzzle of logistical, regulatory, and clinical complexity across borders.

READ: <https://ipmiglobal.com/in-focus/pharmacy-benefits-management/specialty-pharmacotherapy-in-latin-america-a-doctors-perspective-on-regional-challenges-and-collaborative-solutions>

The High Price of Healing: Navigating the Complex World of Pharmaceutical Costs

Written by Juan Lopez Madrid, MD, MPH, Director of Strategic Partnerships and Implementation Latam, PharmCare Services.

As pioneers in International Pharmaceutical Management (IPM), it's our job to stay informed on the ever-evolving world of the pharmaceutical industry. The landscape of medicine has undergone a radical transformation, particularly in the last two decades, with incredible advancements in manufacturing and drug development. Yet, these innovations have also brought about a new level of complexity and cost.

The Soaring Cost of Pharmaceuticals

The landscape of medical care is constantly evolving, but one trend has become increasingly clear: the soaring cost of prescription drugs. As a healthcare professional, I've seen firsthand

how this impacts both patients and the system as a whole. It's a critical issue that deserves our full attention.

The American Academy of Actuaries projects that spending for retail prescription drugs will be the fastest-growing healthcare category over the next decade, consistently outpacing other health spending.² In 2023, for example, the median annual price for new drugs was \$300,000, an increase of 35% from the previous year.⁴ This rapid growth is driven by several key factors.

READ NOW: <https://ipmiglobal.com/in-focus/pharmacy-benefits-management/the-high-price-of-healing-navigating-the-complex-world-of-pharmaceutical-costs>

iPMI Global Speaks with Mike Rizo, CEO, PharmCare Services

In this iPMI Global Executive Interview, Christopher Knight, CEO, iPMI Global, met with Mike Rizo, CEO, PharmCare Services. They discussed PharmCare Services role as an International Pharmaceutical Manager (IPM) and the evolution from a training and staffing company to a global provider of specialized therapies, emphasizing their mission to align medication management with improved patient outcomes and cost-efficiency worldwide.

Please introduce yourself and background in the international healthcare insurance market:

My name is Mike Rizo, and I am the CEO of PharmCare Services. My professional journey has been rooted in creating sustainable, scalable healthcare solutions that bridge gaps in access, cost, and continuity of care. Over the past two decades, I've focused on advancing pharmaceutical management in healthcare delivery systems— more-so internationally in the last decade. Our mission at PharmCare Services has always been to design innovative strategies that align medication management with improved patient outcomes, while ensuring cost-efficiency and operational clarity for our partners worldwide. With a strong foundation in pharmacological science and healthcare operations, I've been privileged to lead our organization in forming cross-border alliances that redefine the standards for specialty pharmacy care in international markets.

READ NOW: <https://ipmiglobal.com/interviews/ipmi-global-speaks-with-mike-rizo-ceo-pharmcare-services>

PharmCare Services: Transforming Pharmaceutical Care in the International Arena

In this iPMI Global Pharmacy Benefits Management in Focus Article, Johan Porto, Co-Founder and CFO at PharmCare Services, walks us through the history of PharmCare and talks about how they are transforming pharmaceutical care in the international medical and health insurance market.

Over the past decade, PharmCare Services (PCS) has emerged as a leader in transforming the

international pharmacy care landscape. Our mission is to assist international clients in discovering innovative ways to redefine pharmaceutical management, focusing not only on cost reduction but also on transparency, optimization, and comprehensive therapy management. We position ourselves as unwavering partners, enabling companies to navigate an increasingly complex prescriptions environment.

READ NOW: <https://ipmiglobal.com/in-focus/pharmacy-benefits-management/pharmcare-services-transforming-pharmaceutical-care-in-the-international-arena>

About iPMI Global

iPMI Global is the leading business intelligence provider for international private medical, health, travel and expatriate insurance markets worldwide. Due to the nomadic nature of the international private medical insurance (IPMI) market, iPMI Global is an internet based news service for worldwide insurance and medical assistance professionals who need to understand the impacts of insurance and healthcare policy, regulatory, and legislative developments.

Senior level business executives, in over 120 countries, rely on iPMI Global to stay 1 step ahead of the risk and on the inside track of international PMI.

Covering business travellers, high net worth individuals, expatriate and leisure travel markets, iPMI Global is the only international news source covering the most exciting sector of international health insurance: international private medical insurance.

About PharmCare Services

Specialty medications represent the fastest-growing cost in healthcare, placing a significant financial burden on insurers and payers. At PharmCare Services, we develop cost-efficient pharmacy management solutions that ensure seamless access to high-quality specialty medications while optimizing healthcare spending.

With a deep understanding of international pharmacy systems, we bridge the gap between U.S. and LATAM markets—facilitating therapy continuation, improving adherence, and enhancing patient outcomes. Our network of over 65,000 pharmacies and expertise in specialty medication logistics enable us to deliver streamlined, effective, and sustainable solutions.

As a trusted partner to insurers, and brokers, we are committed to driving innovation in pharmacy benefit management and redefining specialty medication access across LATAM.

C Knight

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