

Maternity Health Insurance Market to Reach \$1.26 Trillion Globally by 2034, Growing @ 7.3% CAGR | Allied Market Research

Rising Maternal Healthcare Awareness, Expanding Insurance Coverage, and Government Healthcare Initiatives Drive Global Market Growth

WILMINGTON, DE, UNITED STATES, June 25, 2026 /EINPresswire.com/ -- Allied Market Research published a report titled, "[Maternity Health Insurance Market by Coverage Type \(Individual Coverage and Family Coverage\)](#), Provider Type (Public and Private), Distribution Channel (Direct Sales, Insurance Brokers/Agents, and Online Platforms), and End User (Employed Women, Self-Employed Women, and Others): Global Opportunity Analysis and Industry Forecast, 2024–2034." According to the report, the global maternity health insurance market was valued at \$621.4 billion in 2024 and is



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Growing awareness of maternal healthcare and expanding insurance accessibility are creating strong long-term opportunities across the maternity health insurance market.”

*Allied Market Research
Analyst*

projected to reach \$1.26 trillion by 2034, registering a CAGR of 7.3% from 2025 to 2034.

The market is witnessing significant growth due to increasing awareness regarding maternal healthcare, rising healthcare expenditures associated with pregnancy and childbirth, and expanding access to health insurance coverage across both developed and emerging economies. Government initiatives promoting maternal health and growing demand for comprehensive healthcare protection are further accelerating market expansion worldwide.

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Maternity health insurance policies provide financial coverage for pregnancy-related medical expenses, including prenatal care, hospitalization, delivery costs, postnatal care, and newborn

healthcare services. As healthcare costs continue to rise globally, these policies are becoming increasingly important for ensuring affordable and accessible maternal healthcare.

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The increasing emphasis on maternal and infant health outcomes is driving greater adoption of maternity health insurance plans. Consumers are becoming more proactive in securing financial protection against the substantial costs associated with pregnancy, childbirth, and postnatal care.

Healthcare systems worldwide are also focusing on improving maternal care quality and reducing pregnancy-related risks through preventive healthcare programs and broader insurance accessibility. This trend has encouraged insurers to introduce more comprehensive maternity coverage options tailored to evolving consumer needs.

In addition, rising female workforce participation and growing awareness of employer-sponsored health benefits are contributing to increased policy enrollment globally.

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By Coverage Type

The family coverage segment accounted for the largest market share in 2024 and is expected to maintain its leadership throughout the forecast period.

Family maternity insurance plans offer broader healthcare protection for mothers and newborns while providing enhanced financial security for households. Increasing preference for comprehensive healthcare packages and rising family healthcare expenditures continue to support segment growth.

The individual coverage segment is also witnessing steady expansion as consumers seek personalized insurance solutions tailored to their specific healthcare requirements.

By Provider Type

Based on provider type, the market is divided into public and private insurance providers.

The private provider segment generated the highest revenue share in 2024, driven by extensive product offerings, flexible coverage options, and value-added healthcare services. Private insurers continue to innovate by introducing customized maternity plans and digital policy management solutions.

Public insurance programs remain critical in supporting maternal healthcare access, particularly

in developing economies where governments are expanding healthcare coverage initiatives.

By Distribution Channel

The market is segmented into direct sales, insurance brokers/agents, and online platforms.

The insurance brokers and agents segment accounted for a significant share of the market due to the personalized guidance and policy comparison services offered to consumers.

Meanwhile, online platforms are expected to experience substantial growth as digital insurance marketplaces, mobile applications, and online policy management solutions gain popularity among younger consumers.

By End User

The employed women segment dominated the market in 2024, supported by increasing workforce participation and broader access to employer-sponsored health insurance programs.

Self-employed women are increasingly seeking maternity coverage plans as awareness regarding healthcare protection and financial planning continues to grow.

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North America

North America held the largest share of the maternity health insurance market in 2024 and is expected to maintain its dominant position throughout the forecast period.

The region benefits from advanced healthcare infrastructure, high healthcare spending, strong insurance penetration, and growing demand for comprehensive maternal healthcare services. Ongoing healthcare reforms and employer-sponsored insurance programs continue to support market growth.

Europe

Europe remains a significant market due to well-established healthcare systems, strong regulatory frameworks, and increasing focus on maternal health outcomes.

Government-backed healthcare initiatives and rising awareness regarding prenatal and postnatal care are contributing to steady market expansion across major European countries.

Asia-Pacific

Asia-Pacific is anticipated to register the fastest growth during the forecast period, driven by rising healthcare expenditures, expanding middle-class populations, increasing insurance awareness, and government programs aimed at improving maternal healthcare access.

Countries such as China, India, Japan, South Korea, and Australia are witnessing growing demand for maternity insurance products as healthcare affordability and accessibility become key priorities.

LAMEA

The LAMEA region (Latin America, Middle East, and Africa) is experiencing notable growth due to expanding healthcare infrastructure, rising health insurance adoption, and government efforts to improve maternal and child healthcare outcomes.

Increasing private-sector participation and digital insurance distribution channels are further supporting market development across the region.

Several emerging trends are transforming the maternity health insurance landscape:

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- > Digital insurance enrollment and policy management platforms
- > Telehealth and virtual maternal care services
- > AI-driven underwriting and risk assessment
- > Personalized maternity coverage packages
- > Integration of wellness and preventive healthcare programs
- > Mobile health applications for prenatal and postnatal monitoring
- > Data analytics for claims management and customer engagement
- > Expansion of employer-sponsored maternity benefits
- > Growth of insurtech partnerships and digital distribution channels

These innovations are helping insurers improve customer experiences, streamline operations, and enhance healthcare accessibility for expectant mothers worldwide.

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- > The global maternity health insurance market was valued at \$621.4 billion in 2024.
- > The market is projected to reach \$1.26 trillion by 2034.

- > The industry is expected to grow at a CAGR of 7.3% from 2025 to 2034.
- > Family coverage accounted for the largest market share in 2024.
- > Private insurance providers generated the highest revenue contribution.
- > Insurance brokers and agents remain a major distribution channel.
- > Employed women represented the leading end-user segment.
- > North America dominated the global market in 2024.
- > Asia-Pacific is expected to witness the fastest growth during the forecast period.

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Key companies profiled in the report include:

UnitedHealth Group Incorporated
 Elevance Health, Inc.
 Centene Corporation
 Humana Inc.
 CVS Health Corporation
 Kaiser Foundation Health Plan, Inc.
 Cigna Healthcare
 Bupa Group
 Allianz SE
 AXA S.A.

These market participants are focusing on product innovation, strategic partnerships, digital transformation initiatives, and expanded healthcare networks to strengthen their competitive positions and address evolving consumer healthcare needs.

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<https://www.alliedmarketresearch.com/connect-to-analyst/A324225>

Healthcare providers, insurers, investors, policymakers, and industry stakeholders seeking comprehensive market intelligence can access the complete Maternity Health Insurance Market report from Allied Market Research.

The report offers detailed analysis of market trends, growth drivers, competitive developments, regional opportunities, consumer preferences, and future investment prospects to support informed business and policy decisions.

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Through comprehensive research methodologies and actionable market insights, Allied Market Research helps organizations identify emerging opportunities, navigate competitive landscapes, and develop sustainable growth strategies across diverse industry sectors.

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