Africa health insurance guide: What's the difference and what you should know.

Getting health cover right starts with understanding your options

Whether you are looking after your own health, protecting your team, or advising customers, one thing is true for everyone: the wrong type of health cover can leave you exposed in ways you may not realise until you need care most.

Across Africa, one of the most common gaps in health insurance literacy is not knowing the difference between local medical insurance, international medical insurance, and travel insurance, and which one is right for your situation.

This guide breaks it down in plain language, so you can make a more confident, informed decision.

Understanding your options: Three types of cover with very different purposes

Local medical insurance

Cigna Healthcare's Africa plan covers the full range of health needs, inpatient and outpatient care, maternity, preventive care, chronic conditions, wellness, and medical evacuation with access to over 3,000 providers across the continent and a global network of over 1.7 million providers worldwide.

This is the right choice if you, your employees, or your customers are based in Africa and need comprehensive, ongoing health protection.

International medical insurance

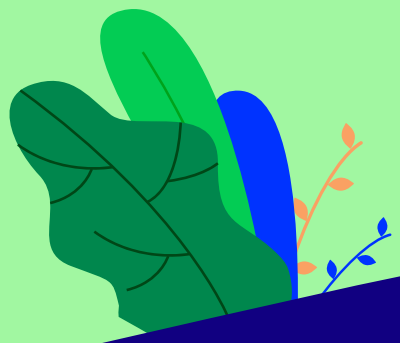
Designed for globally mobile individuals, expats, frequent international travellers, or employees regularly moving between countries, who need continuous cover across borders. Premiums are typically higher, reflecting the broader geographic scope.

This is the right choice if you, your employees, or your customers regularly live or work across multiple countries and need cover that follows you seamlessly.

Travel insurance

A short-term product built for trips and holidays. It covers travel emergencies, an unexpected illness abroad, a trip cancellation, or lost baggage, but it is not a substitute for health insurance.

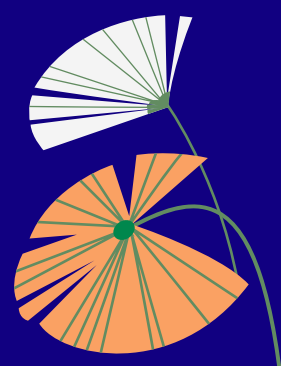
This is the right choice for a specific journey. It is not a replacement for ongoing health cover.



What you need to know: Travel insurance is not health insurance

This is one of the most widespread and costly misunderstandings across the region, and it affects individuals, employers, and even some businesses alike. Many people assume that because travel insurance includes medical emergency cover, it offers the same protection as a private health plan. It does not.

Here is what travel insurance typically does not cover:



- Pre-existing and chronic conditions
- Routine outpatient visits, prescriptions, and specialist consultations
- Maternity care
- Ongoing or follow-up treatment after a trip ends
- The same depth of medical evacuation support and clinical case management that a dedicated health plan provides

For members

Look at the list of services (in-patient, out-patient, maternity, emergency, mental health and others) and note any “included,” “limited,” or “not covered” markers.

For clients

Check annual limits, per-visit caps, room types, and any special sub-limits (for example, for physiotherapy or alternative therapies).

For partners

Identify co-pays, deductibles, and coinsurance percentages, along with differences between in-network and out-of-network care.

Why a locally admitted plan matters in Africa

When choosing health cover in Africa, one of the most important factors is whether a plan is locally admitted, meaning it is recognised and regulated by local authorities in the markets where it operates. The Cigna Healthcare Africa plan is the first pan-African group health solution that is fully locally admitted across the region.

For anyone using or recommending health cover in Africa, this matters because:

- It ensures full regulatory compliance across African markets
- It gives individuals and employees access to local provider networks with direct billing, reducing out-of-pocket costs
- It includes dedicated local claims teams who understand the regional context
- It provides medical evacuation facilitated by Healix, for situations where in-country care is not sufficient

Finding the plan that's a right fit for you

If you are an individual or family:

Ask yourself, am I primarily based in one African country, or do I regularly live and work across borders? If you are based in Africa, a locally admitted plan like Cigna Healthcare Africa plan gives you comprehensive cover designed specifically for your context. If you move internationally, an international plan may be more appropriate.

If you are an employer (SME or corporate):

The right cover for your employees depends on where they are based, how they move, and what level of protection you want to provide. A locally admitted pan-African group plan simplifies compliance, ensures consistency, and gives your people access to real, ongoing healthcare, not just emergency cover. Cigna Healthcare Africa plan offers eight plan levels, so you can find an option that fits your budget without compromising on essentials.

If you are a partner/broker:

Your customers may not always know what they have, or what they need. Helping them understand the difference between travel, local, and international cover is one of the highest-value conversations you can have. It reduces under-insurance risk, prevents claims disputes, and positions you as a trusted, knowledgeable long-term partner.

Quick health insurance myth busters

"Travel insurance covers all my health needs while in Africa.

Travel insurance covers emergencies during a trip, not ongoing, routine, or chronic health needs.

"Group health plans are only for large businesses."

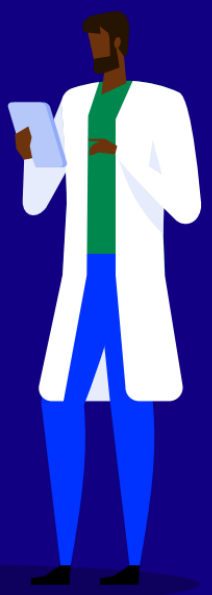
Cigna Healthcare's Africa plan is designed for organisations of all sizes, with flexible levels to suit different budgets and team profiles.

"International insurance and a local African plan are the same thing."

International plans are built for globally mobile individuals. A locally admitted African plan is built for people based in Africa, with local networks, local compliance, and regional expertise.

"If I have medical evacuation, I don't need full health cover."

Evacuation is one part of a comprehensive plan, not a substitute for inpatient care, outpatient visits, maternity cover, or chronic condition management.



Have questions about the right cover for you, your family, or your business in Africa?

Whether you are an individual, an employer, or a broker, Cigna Healthcare Africa is here to help you find the right solution and navigate your options with clarity and confidence. **Get in touch with Cigna Healthcare Africa or explore more guides on the Health Literacy hub.**

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