From an actuarial perspective, a country's withdrawal from the World Health Organization (WHO) has sever implications for health plans, particularly in terms of risk assessment, forecasting

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The WHO plays a significant role in global public health efforts, including surveillance, disease prevention, and response coordination, which directly or indirectly impact the operational and financial aspects of health plans.

1. Increased Uncertainty in Disease Surveillance and Epidemic Management

• **Implications:**

• Without WHO's global disease monitoring and reporting systems, health plans higher uncertainty in predicting outbreaks of infectious diseases such as influen COVID-19 variants, or emerging zoonotic diseases.

• Actuaries may need to rely on fragmented or less reliable data sources for mod the frequency and severity of disease outbreaks.

• **Impact on Health Plans:**

• Difficulty in pricing risk-adjusted premiums due to less reliable epidemiologic forecasts.

• Higher variability in claims costs related to infectious disease treatments, hospitalizations, and vaccinations.

2. Disruption in Vaccine Access and Global Supply Chains

- **Implications:**

- The WHO facilitates equitable vaccine distribution through programs like CC Withdrawal could lead to delays or increased costs in accessing vaccines for glol and emerging diseases.

- Health plans may face higher costs for vaccines due to reduced bargaining pov and potential supply shortages.

- **Impact on Health Plans:**

- Increased per-member-per-month (PMPM) costs for preventive services like vaccinations.

- Challenges in achieving population health goals, potentially leading to higher morbidity and downstream medical costs.

3. Challenges in Standardizing Global Health Guidelines

- **Implications:**

- The WHO sets clinical guidelines and standards for disease management, diag and treatment. Withdrawal may reduce access to these unified frameworks, lead variability in care practices across providers.

- **Impact on Health Plans:**

- Actuaries may struggle to benchmark utilization rates and costs due to inconsi adoption of treatment protocols.

- Potential increase in liability for health plans if deviations from global standar result in adverse outcomes.

4. Increased Costs for Pandemic Preparedness

- **Implications:**

- Without WHO coordination, individual countries and health plans must independently invest in pandemic preparedness, including stockpiling medical supplies, funding research, and developing emergency response systems.

- **Impact on Health Plans:**

- Higher administrative costs for building independent infrastructure to manag public health crises.

- Greater variability in pandemic-related expenses, necessitating larger risk mar in pricing.

5. Limited Access to Global Health Research and Innovation

- **Implications:**

- WHO's research initiatives, like those related to non-communicable diseases (I and antimicrobial resistance (AMR), provide valuable insights for designing heal interventions. Withdrawal may limit access to cutting-edge research and data.

- **Impact on Health Plans:**

- Difficulty in forecasting long-term trends in chronic disease prevalence and dı resistance, complicating pricing and underwriting.

- Potentially slower adoption of innovative treatments and technologies, reducir efficiency and effectiveness of care.

6. Potential Reputational and Compliance Risks

- **Implications:**

- Health plans may face reputational risks if public perception associates withdı with reduced public health commitment.

• Compliance challenges may arise if health plans must navigate differing standa
between global entities and national regulations.

• **Impact on Health Plans:**

• Actuarial teams may need to factor reputational risks into long-term financial
forecasts.

• Additional compliance costs for adhering to multiple regulatory frameworks.

7. **Weakened Global Health Security**

• **Implications:**

• The WHO plays a critical role in addressing global health threats, such as
antimicrobial resistance and bioterrorism. Withdrawal could weaken global hea
security mechanisms.

• **Impact on Health Plans:**

• Increased actuarial uncertainty due to higher exposure to unmitigated global h
risks.

• Need for larger reserves to account for unpredictable catastrophic health even

Mitigation Strategies for Health Plans

To address these challenges, health plans and their actuarial teams could consid

1. **Building Alternative Data Sources:**

• Develop partnerships with domestic health agencies and private organizations
reliable disease surveillance and forecasting.

2. **Scenario-Based Modeling:**

• Enhance stochastic models to account for greater variability in disease outbrea
and global health risks.

3. **Reassessing Reserve Levels:**

• Increase contingency reserves to buffer against potential cost spikes from panc or other public health emergencies.

4. **Investing in Local Solutions:**

• Support local vaccine development and public health initiatives to reduce relia on global programs.

5. **Engaging in Advocacy:**

• Collaborate with policymakers and industry groups to ensure that health plans concerns are addressed in public health planning.

In summary, pulling out of the WHO introduces significant uncertainty and cost implications for health plans, particularly in areas of disease risk modeling, cost containment, and operational efficiency. Actuaries must adapt their methodolog navigate these challenges and ensure the financial sustainability of their organizations.

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