



The price of progress: What do advanced drugs mean for IPMI?

Advanced drugs are no longer on the horizon; they're here.

From GLP-1s for obesity to gene and cell therapies for cancer, these treatments are transforming what's possible in healthcare. But with that progress comes pressure on coverage decisions, clinical frameworks, and costs. In this edition of Perspectives by Bupa Global, we explored what these developments mean for the international private medical insurance (IPMI) industry and the challenges that insurers, brokers, employers and pharmaceutical partners must now navigate. Because access to innovation comes at a price, and how we respond will shape the future of global healthcare.

What do we mean by advanced therapies?

In this session, we focused on high-cost, high-impact and more personalised treatments that are reshaping healthcare expectations and delivery.

These include:

- GLP-1 receptor agonists (e.g. Ozempic, Wegovy)
- Gene therapies and CAR-T cell therapies
- Monoclonal antibodies and next-generation cancer drugs
- Drugs approved via accelerated or managed access schemes

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Advanced drugs and breakthrough treatments are no longer a future concept. They're here and they're changing what's possible in medicine. They're driving better outcomes, longer lives, and in many cases, hope where there previously wasn't much. The challenge is how we respond as an industry.

Carl Blake
Partnerships Development
Director, Bupa Global



Key takeaways

What we heard, what we learned

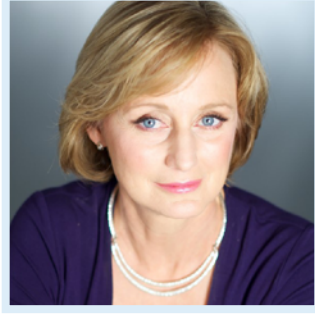


Fair and sustainable access matters

IPMI is under pressure to meet rising expectations, but not every new treatment can, or should, be covered. Decisions need to be grounded in clinical need and long-term value.

“Access to innovation can't come at the cost of equity or trust... It's about the right decisions, clinical frameworks, and support.”

Dr Robin Clark- Medical Director Bupa Global & UK Insurance



Expectations are rising fast

More people are turning to IPMI after hearing about new treatments in the media or seeing them on social platforms, even when they may not be clinically appropriate.

“We get patients saying: “I have this (illness), and I want this drug,” with no idea of whether it's appropriate for them. This does drive new demand and it does drive up healthcare costs.”

Dr Rosemary Leonard - UK GP and Broadcaster

Data is driving smarter decisions

Customers and employers want to see clear outcomes from breakthrough drugs, both clinical and financial. But better data brings higher expectations for how it can inform decision-making.

“Clients want to tie innovation to the bottom line... The data's improving, but so is the demand for more precision.”

Andy Rallis - Human Capital Analytics, Aon Innovation Centre



Not all access is equal

Licensing, availability and guidelines vary by country. IPMI must balance the global promise of advanced drugs with supporting customers with local complexity.

“Just because something's available doesn't mean it's available everywhere, or under the same terms.”

Dr Robin Clark- Medical Director Bupa Global & UK Insurance

Collaboration is key

Access to innovation depends on deeper partnerships between the pharmaceutical industry, insurers and brokers. New models, like performance-based pricing and long-term data agreements, are reshaping how innovation is funded and delivered.

“There's much more equity now in how access to new therapies is managed, with pharma expected to prove long-term benefit and share responsibility through performance-based models. It's a much more collaborative approach.”

Dr Emma Harvey - Independent Pharmaceutical Physician and Vice President, Faculty of Pharmaceutical Medicine



We heard from you...

We asked our LinkedIn community:

Should breakthrough drugs like Ozempic be widely available, or restricted to medical cases like obesity and diabetes?

55% said:
Only with medical supervision

21% said:
Benefits override risks

24% said:
Not sure, not enough evidence



This reflects a growing public awareness of these treatments, but also real uncertainty around their appropriate use.

What's shaping the next wave of healthcare innovation

In our final quick-fire round, our panel shared what they're watching closely, from data and AI to early intervention and personalisation.



Smarter drug development through AI

“The way we apply AI and machine learning to drug development is critical, especially for analysing large datasets and targeting treatments more precisely.”

Dr Emma Harvey



Genetic screening as early prevention

“I'm excited about newborn screening for inherited conditions — where treatment starts before symptoms ever appear.”

Dr Robin Clark



GLP-1s beyond weight-loss

“What I'm looking forward to is far more data on GLP-1s outside of the weight loss space... the question is what else can they do?”

Dr Rosemary Leonard



Personalising how we explain innovation

“Beyond the clinical impact, I'm excited about how we can start to tailor more personalised communication to help our clients and their employees understand these breakthrough treatments better.”

Andy Rallis

Want to revisit the discussion?

Watch the whole of our latest Perspectives on demand.

And if you'd like to stay informed about future Bupa Global events, insights and IPMI updates, sign up [here](#)

