

IPMI post-Covid hangover as delayed treatment triggering inflation – Leprêtre

by **Graham Simons** — 08 January 2026

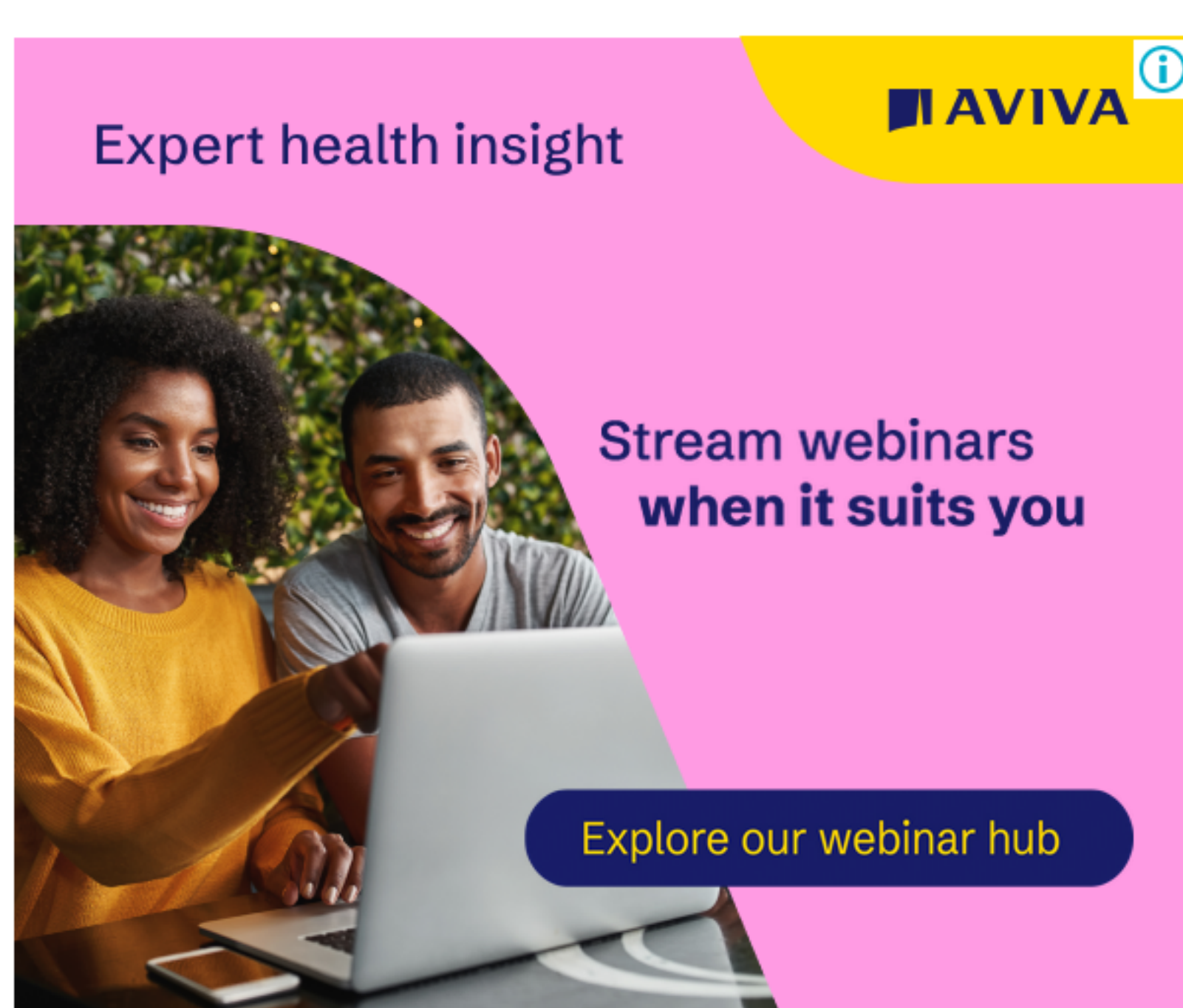


The international private medical insurance (IPMI) sector is still feeling the after-effects of the Covid pandemic with delays to treatment a key factor behind rising medical inflation, according to SIP Medical Family Office client adviser Chantal Leprêtre.

Health & Protection's year-end **analysis on the state of the IPMI market** highlighted sector concerns around the state of global economies as well as cost pressures and cost management as medical inflation stayed stubbornly high in 2025.

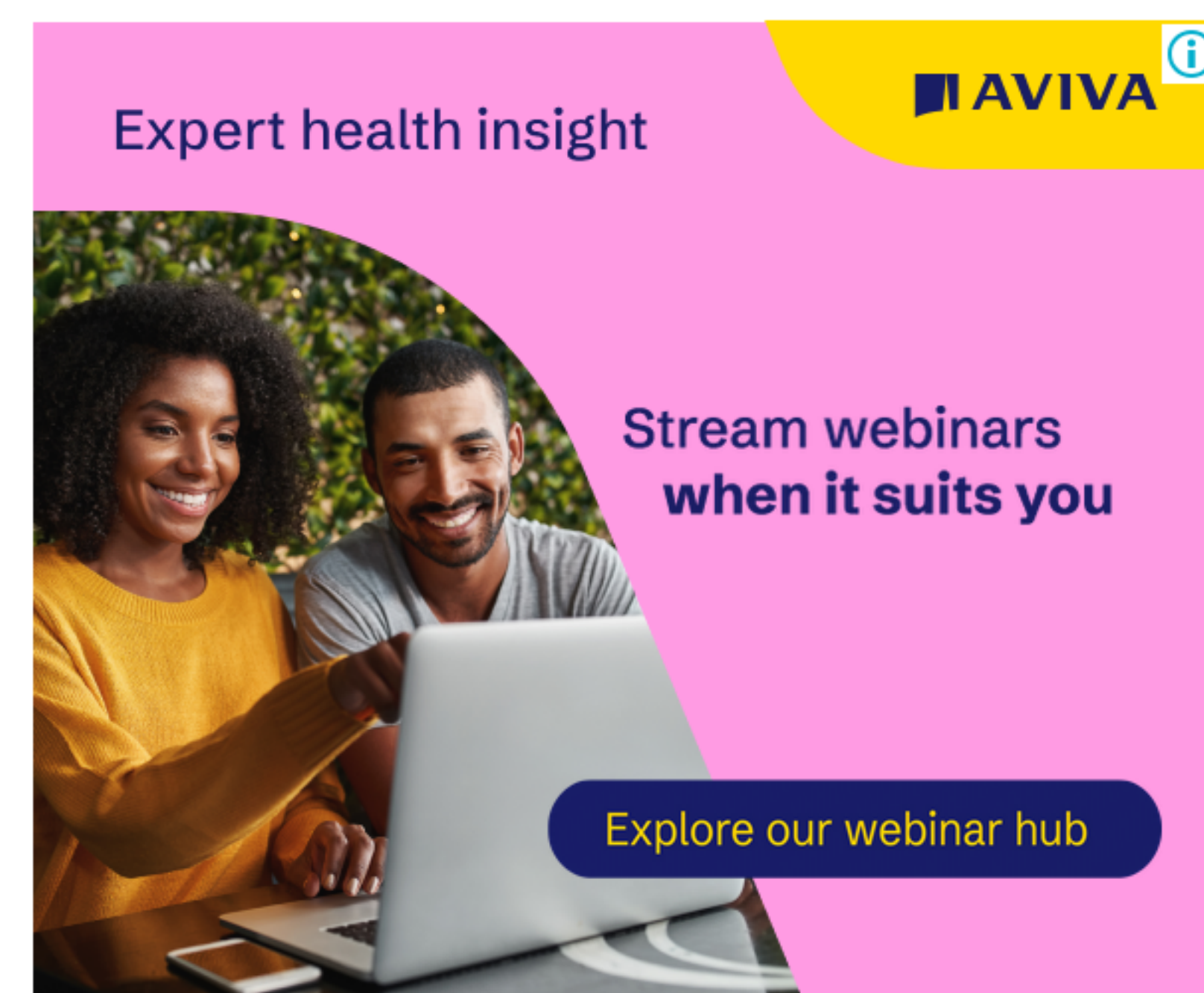
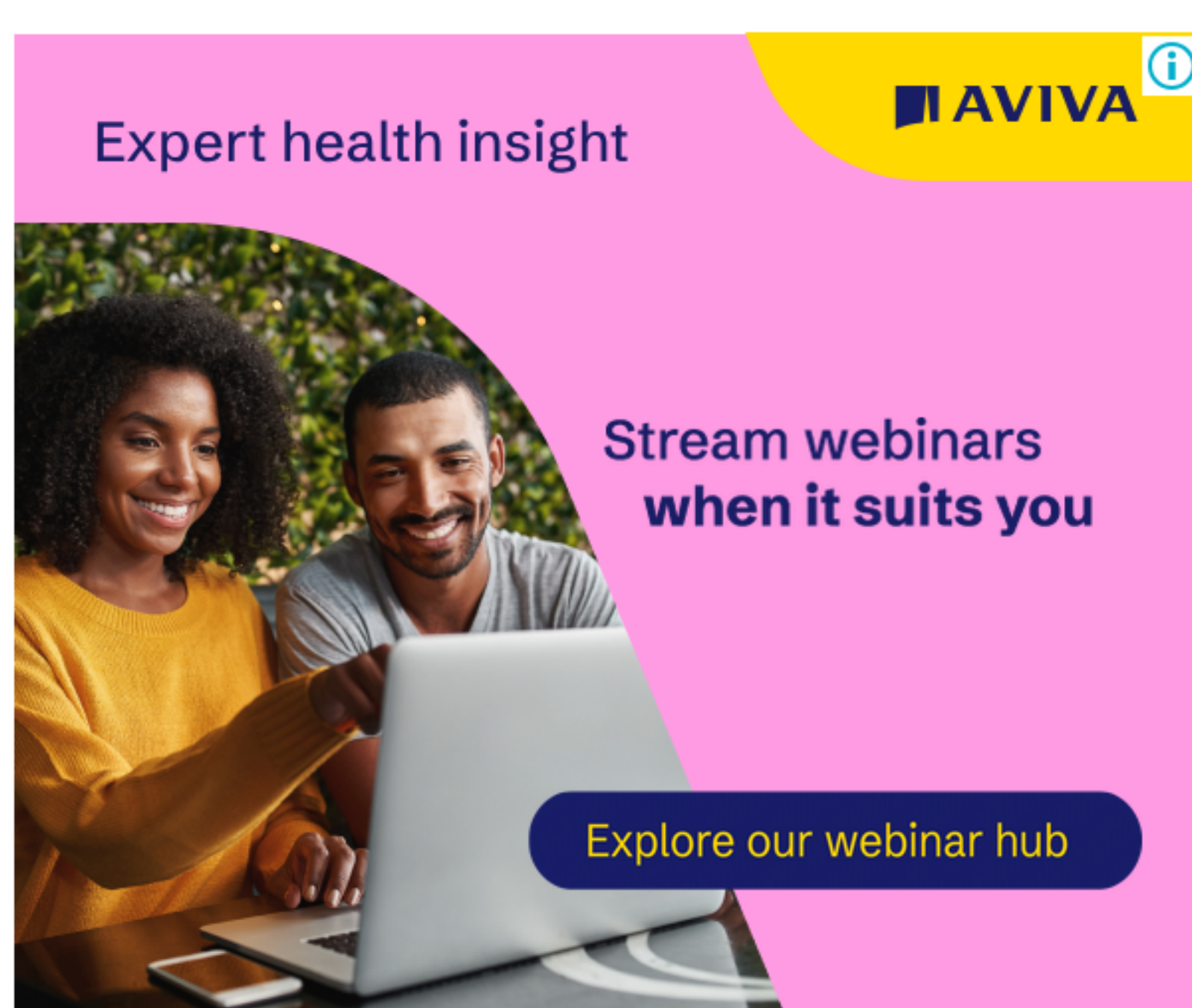
Speaking to *Health & Protection*, Leprêtre outlined some of the reasons she was being given for steep premium increases were still related to the hangover from the pandemic.

“Immediately post-Covid it wasn’t too bad, but then you had the treatment boom where everyone who didn’t have treatment over Covid started having it and it is still having that knock-on effect,” Leprêtre told *Health & Protection*.

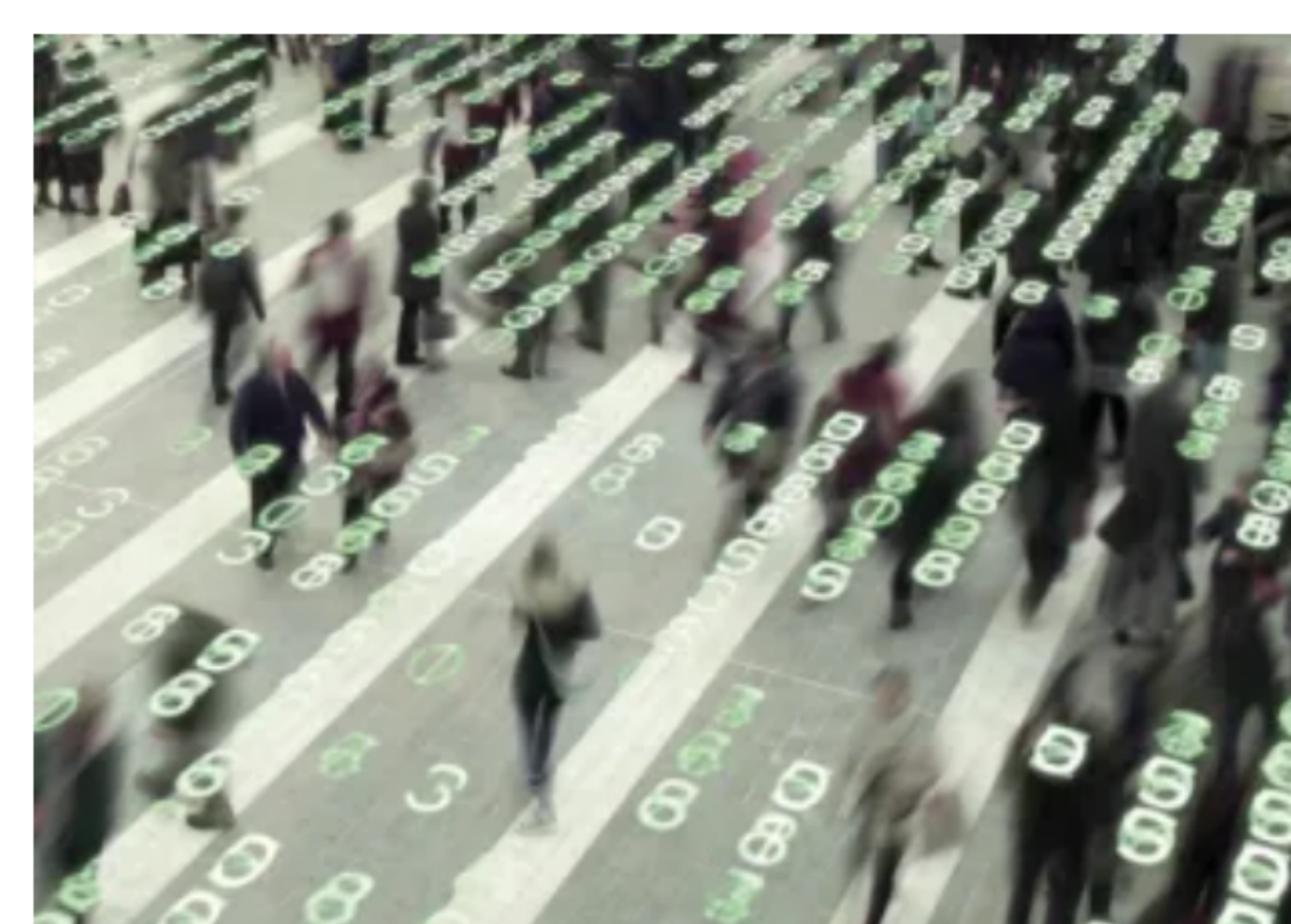


“Often when I speak to insurers to ask what’s gone into this increase, a lot of them say Covid, later treatment and things like that are still having an effect.

“If people got diagnosed a lot later, their treatment was a lot later, it was further down the line, the treatment was more costly, took longer, things like that are driving it.”



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