

# Future of Health and Protection Research 2025

78

Participants, including BAE Systems, Comcast, Diageo, GSK, HSBC, Jet2, Morgan Stanley

1.1 million

Employees represented

8

Regions of the world represented

5

Average number of regions each participant is responsible for

## Innovation leads the way

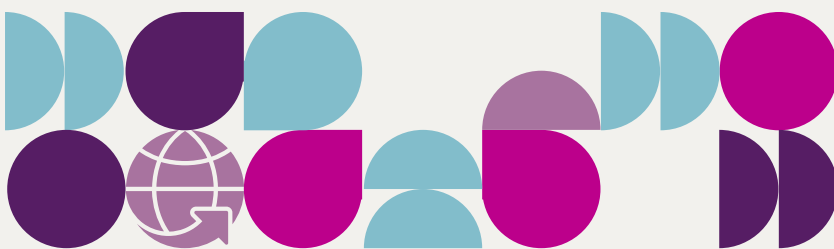
### Health and protection strategies set for major change

The next 18 months are likely to see considerable innovation in the health and protection market. Employers are increasingly tackling emerging issues, such as the impact of poor lifestyle choices on long-term health, alongside longer-standing issues, such as stress, burnout and musculoskeletal concerns. They are keen to use a variety of methods – from specialised support services through to digital tools (including virtual GPs) to help employees access the clinical care that they need more efficiently.

Enthusiasm for innovation must be set against increases in healthcare costs across all global regions. Medical trends and consumer inflation have both continued to soar. Despite this, almost all (93%) plan to maintain or increase spend (excluding inflation and medical cost trends). A mere 7% of respondents intend to reduce cover.

To make this possible, employers are likely to reassess the types of health and protection benefits they offer, whether funded via external insurance or a captive administrator. Almost all of our participants plan to review at least one aspect of their provision in the next 18 months.

With changes to products, priorities and providers in employers' plans, the next year and a half looks set to be a busy period for health and protection benefits.



### About the research

Our insight team conducted an online survey between December 2024 and February 2025 among delegates to REBA's Future of Health and Protection Summit 2025. These delegates are employers with multinational responsibility for health and protection benefits.

More on the future of health from REBA



## Health-related challenges

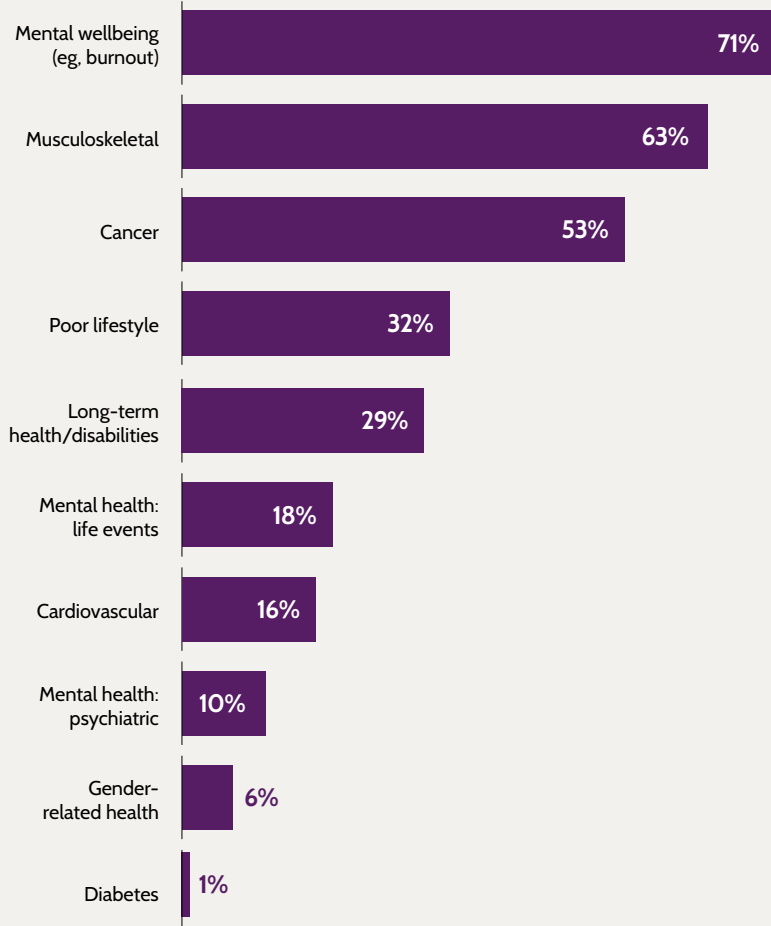
### Emerging challenges to reshape health-related people risk

Long-standing issues – such as mental health related to stress, work anxiety and burnout; musculoskeletal conditions; and cancer – continue to dominate employers' health challenges.

There are further emerging trends that look set to shape health and protection over the next five years. Health conditions linked to poor lifestyle choices will become a challenge for a third (32%) of employers globally. Among those responsible for organisations in the UK and Ireland, as many as four-in-10 (42%) are expecting people risks to rise as a result of poor lifestyle choices.

Businesses are working hard to find solutions to mitigate people risk. Although only one-in-16 (6%) of all respondents said that health awareness/coaching was having a high impact on the health of their workforce, more than a third (34%) said that it was having a medium effect. More than four-in-five respondents (82%) said that fast access to clinical reviews with consultants and specialists was having either a high or medium impact on the health of their workforce.

#### Top health-related people risk challenges in the next five years



### UK and Ireland vs multinational: regional differences in health-related people challenges

The general pattern of top health risks is roughly consistent across all regions, but there is a variation in pattern among employers responsible for the UK and Ireland, compared with other countries.. Stress, work-related anxiety and burnout are an issue for three-quarters (76%) of employers across all countries, compared with over half (58%) of those more focused on the UK and Ireland.

#### Stress, work-related anxiety and burnout as a people risk over next five years



## Employers take new approaches to accessing clinical experts

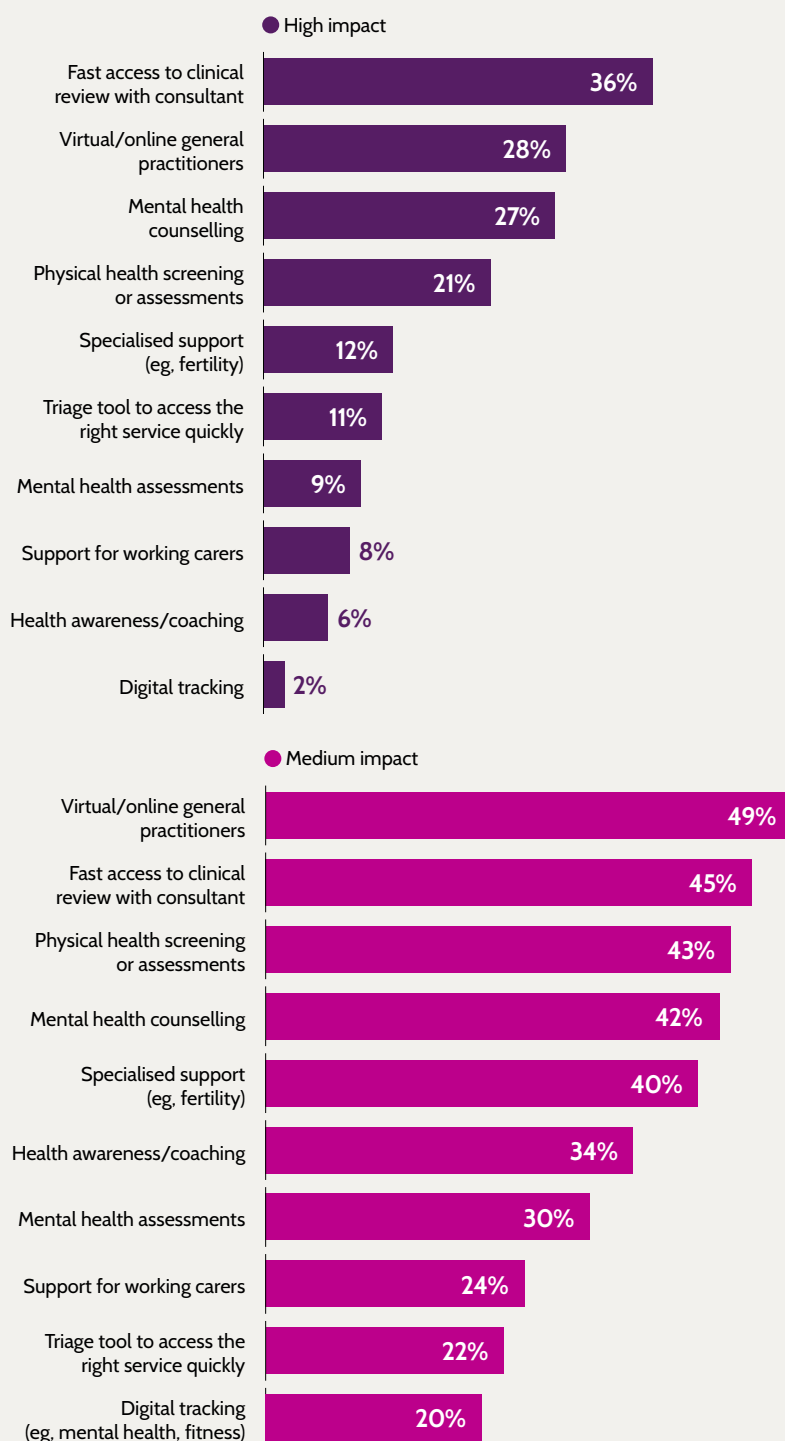
Businesses are embracing digital tools to access healthcare professionals more quickly. This applies to conventional medical needs all the way through to emerging wellbeing issues. Virtual GPs are having a medium-to-high positive impact for more than three-quarters (78%) of employers offering this via the workplace. Similarly, more than eight-in-10 (82%) are finding that offering speedy access to a clinical review with a consultant or specialist is having a medium-to-high positive impact on workforce health.

Given the physical and health demands of caring (for children or adults), it is notable that nearly half of respondents (45%) do not offer support in this area. Of those that do, more than half (59%) say their approach is having a medium-to-high positive impact.

Few employers anticipate a quick fix on workforce health, with many expecting the benefits on offer to have a medium positive impact (very few said these interventions had a low positive impact).

Actions fall broadly into two camps – dealing with health issues needing immediate attention; and mitigating less urgent challenges that could create larger people risks in the future. Physical health screening or assessments, mental health counselling and specialised support all work towards longer-term prevention rather than immediate cures.

### Actions that deliver the most positive impact on workforce health



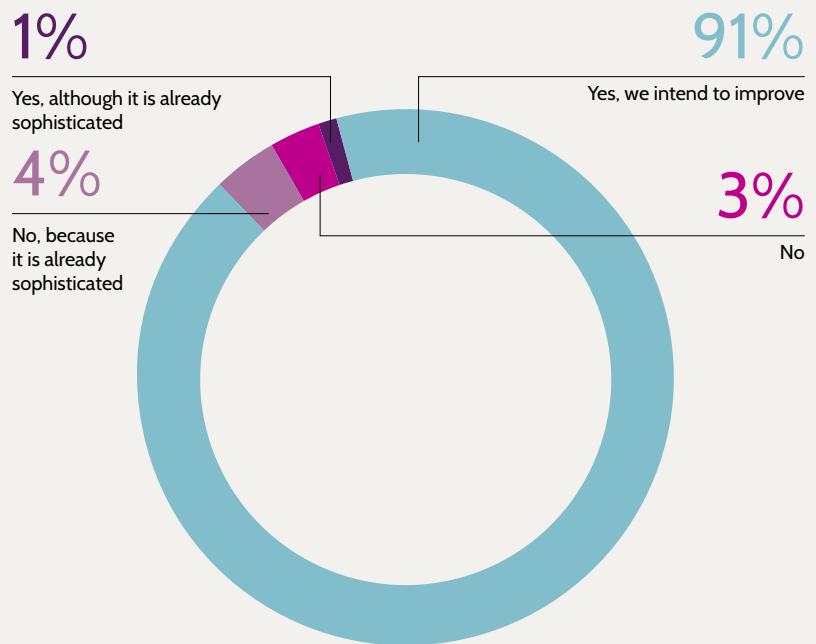
## Measuring outcomes

### Ways of measuring outcomes to become more sophisticated

Organisations want to become more sophisticated in the way that they use data and measure the health and protection outcomes they are aiming for. The cohort responsible for the UK and Ireland are slightly more likely to show this intention. More nine-in-10 (94%) of these respondents said that they want to improve the level of sophistication of their workforce health analysis, compared with exactly nine-in-10 (90%) across all countries.

This high level of intention across all locations demonstrates the impact of rising medical trends globally. When dealing with increasing medical, premium and HR costs, employers must be able to justify decision-making through clear data analysis and evidence-based outcomes.

Proportion of employers intending to increase the sophistication of their workforce health analysis, using data and measuring outcomes

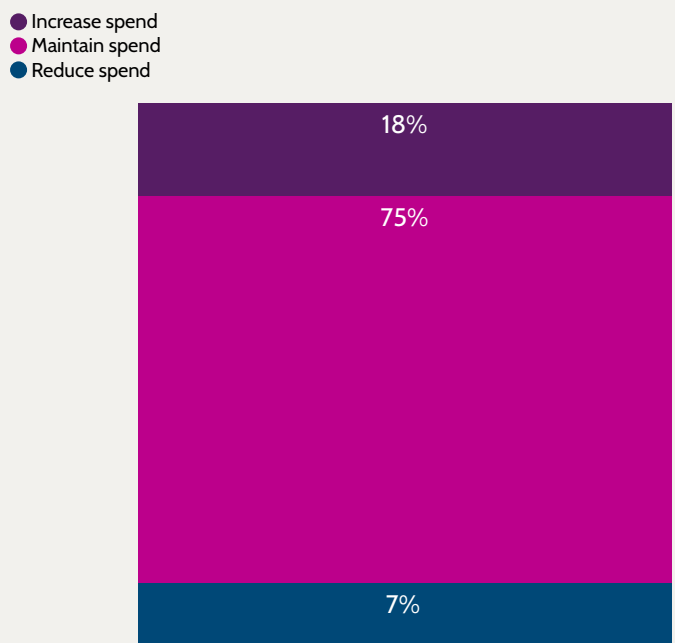


### Most employers plan to retain or increase spend on health support in 2025-26

Although both the global medical trend and medical inflation have steadily increased over the past five years, employers expect to continue to enhance health support in 2025-26, either by maintaining current levels of net spend (that is, excluding inflation and medical trends), or by increasing expenditure. This shows the value that employers both multinationally and at a regional level place on health and protection products.

Given the increased spend on health benefits seen over the past five years (spurred on by behaviours linked to the Covid-19 pandemic), it is clear that this investment is being held steady for the longer term.

Change in net spend per employee to enhance health support



## Employers are using a variety of processes to create a sophisticated approach to workplace health

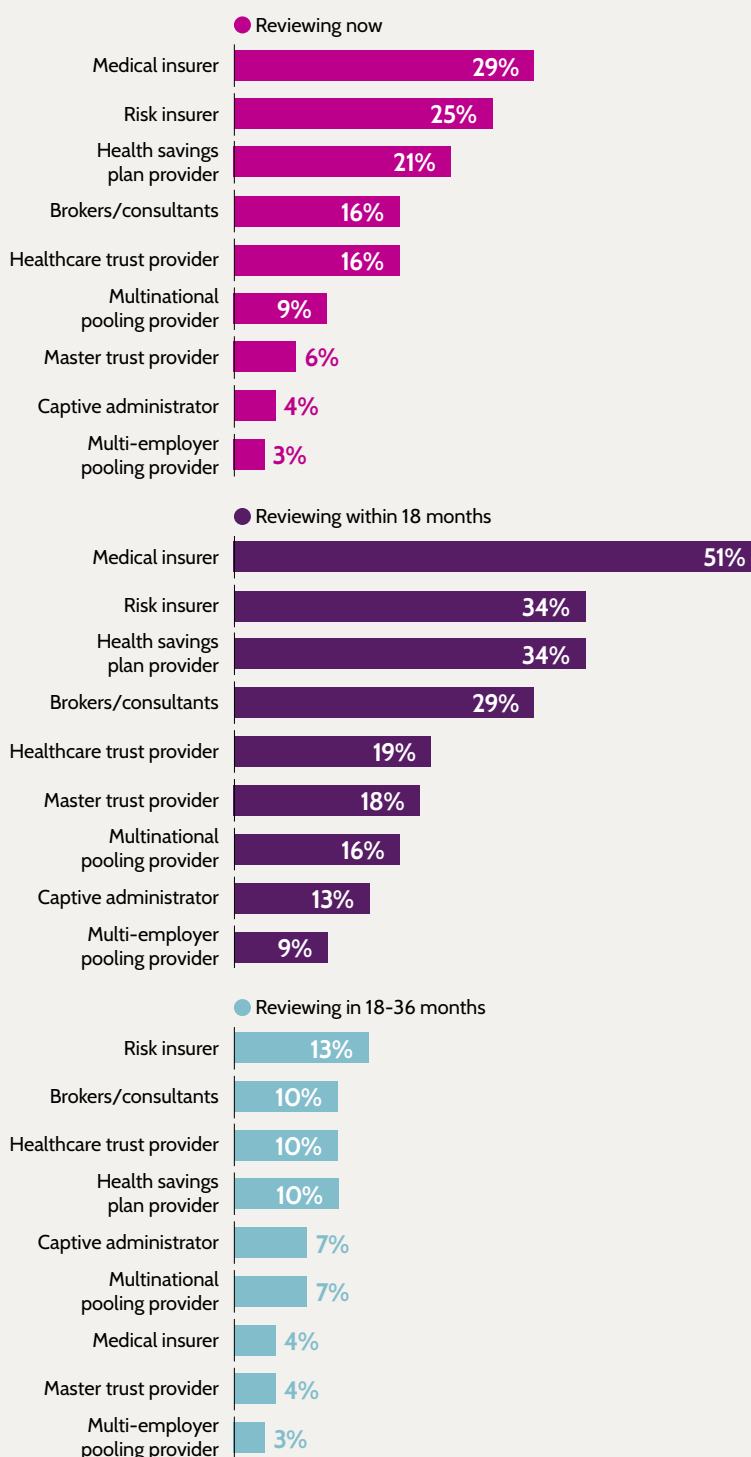
To measure outcomes more effectively, employers need to be able to accurately predict their future healthcare needs, as well as understanding the impact that emerging tools and innovations are having in the workplace, and getting the best out of their providers, brokers and consultants. The research shows that respondents are strongly committed to all three aspects.

Almost all (97%) plan to review at least one aspect of their health and protection strategy over the next three years, with as many as eight-in-10 (81%) expecting to review their medical insurance provider within the next 18 months.

And while reviewing insurers on a regular basis is conventional, there appears to be an appetite to look more closely at brokers and consultants, too. Activity around trusts, captive administrators and different forms of pooling look to pick up in the near future.

Businesses are getting to grips with the impact that benefits and services have on employee health and protection, and the next 12 to 18 months are likely to usher in a period of intense change.

### What is being reviewed currently, or will be in the near future



## Funding health and protection benefits

### Larger organisations have a more diverse approach to funding health and protection benefits

More organisations across all regions and of all sizes are likely to fund protection and medical benefits via insurance rather than other vehicles, such as a captive administrator.

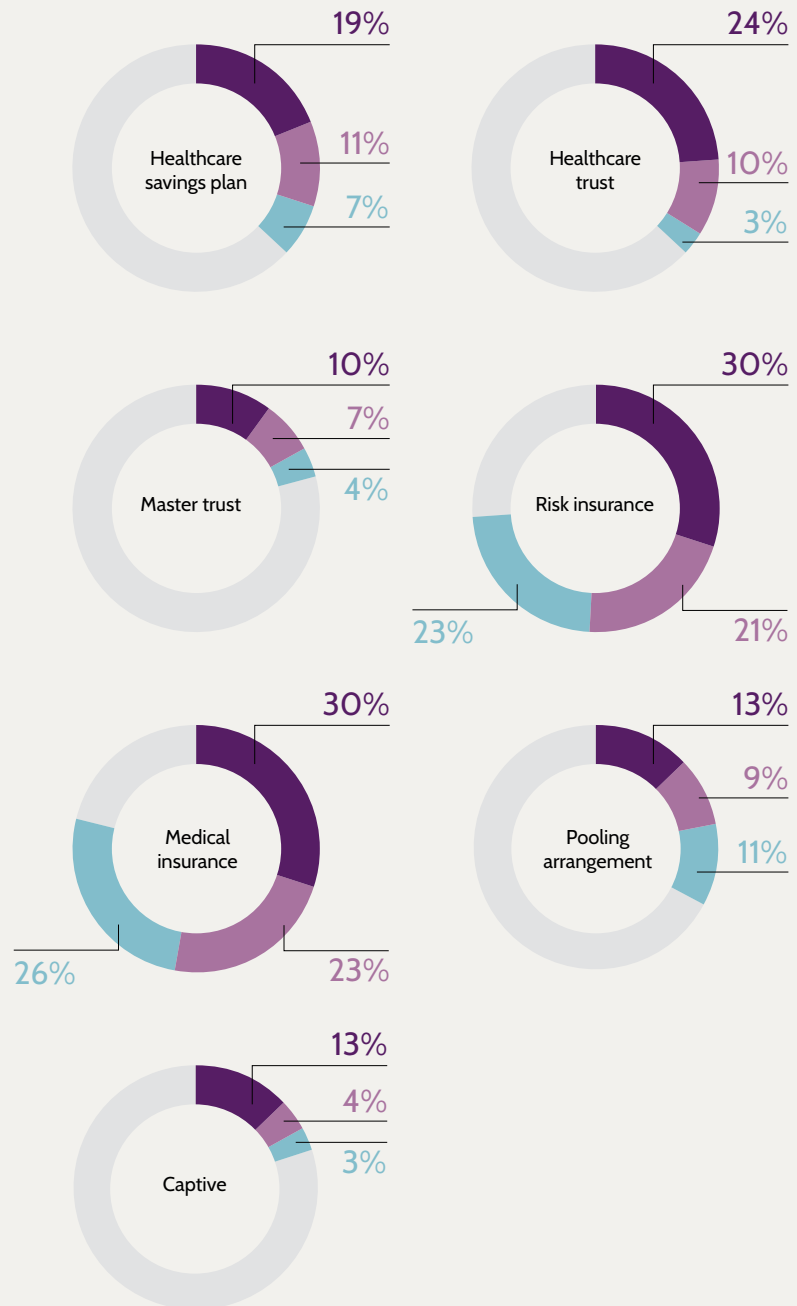
That said, captives, trusts and pooling arrangements tend to be the domain of larger organisations, especially those with more than 10,000 employees. This is because size matters when dealing with the ups and downs of financial and people risks.

It is also clear that because of the wide geographic spread, and different regulatory regimes of the territories in which they operate, many use a multitude of funding arrangements.

Local practice, cultural nuances and employee expectations, as well as benchmarking and managing spend, usually means that equalisation of health benefit offerings on a multinational basis is not sensible practice, even if an organisation has a cohesive global philosophy that they are working to.

Funding mechanisms for health and protection benefits (by employer size)

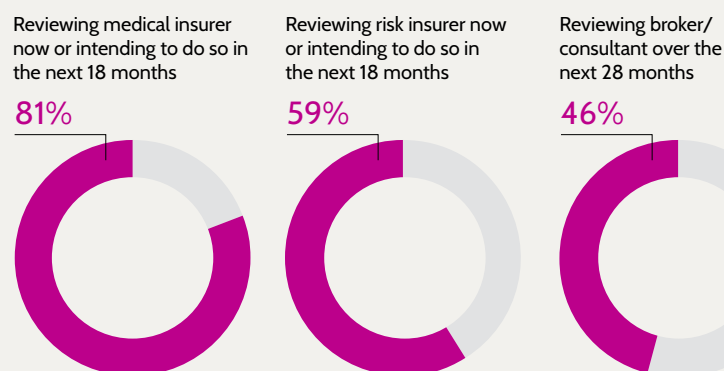
● More than 10,000 employees
 ● 2,501 – 10,000 employees
 ● Less than 2,500 employees



## Almost all participants will review aspects of their health and protection strategy in the next 18 months

Regardless of size or location, almost all participants (97%) intend to review at least some aspect of their health and protection provision, with four-in-10 (41%) currently doing so and almost half (46%) also planning to do so in the next 18 months.

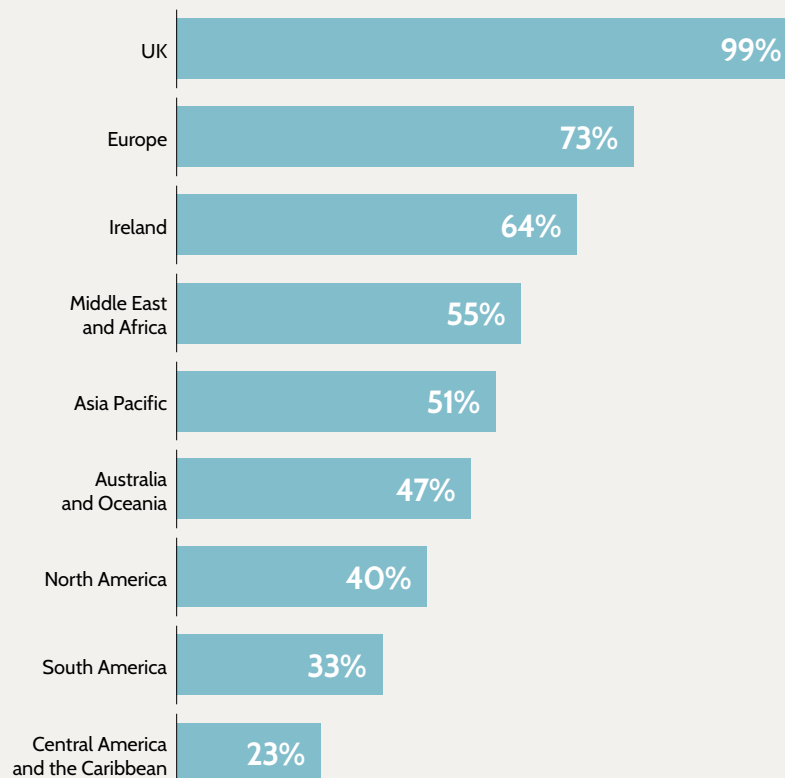
### Proportion reviewing, or planning to review, providers or advisers in any country within the next 18 months



## Thank you to our respondents

A&O Shearman, Arch Capital, Aristocrat, Avande, BAE Systems, BAT, BCG, Blackstone Europe, BofA, British Arab Commercial Bank, Britvic, Burberry, C and C Group, Carnival UK, Celonis, Centrica, CGI, Clifford Chance, Comcast, Costain, Cubic Transportation Systems, Danone, dentsu, DHL Supply Chain, Diageo, Environmental Resources Management, Ericsson, Experian, Fidelity International, Fisher Investments Europe, Gowling WLG, GSK, GXO Logistics, H&MV Engineering, Haleon, Heathrow Airport, Henkel, HSBC, IFCO Systems, IFS, Imperial Brands, Inchcape, Informa, Jet2, Kao, Kennedys Law, Kingfisher, Lendlease, Lockheed Martin UK, London Stock Exchange Group, Marks & Spencer, Meta, Moody's, Morgan Stanley, Nationwide, NCC Group, Reckitt, Reconomy, Rentokil Initial, ResMed, Rolls-Royce, Royal Haskoning, Sage, Sanofi, Schroders, Sky UK, Sony Interactive Entertainment, Spire Healthcare, Stantec UK, Synechron, Take-Two Interactive Software, Teneo, Wellcome Trust, Wickes

### Regions respondents are responsible for





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### About REBA

The Reward & Employee Benefits Association (REBA) is a thriving community of HR professionals dedicated to pursuing best practice in reward and benefits. Synonymous with excellence, REBA informs and empowers its members to grow their networks, advance their knowledge, source and connect with market-leading vendors, and be prepared for what's coming over the horizon.

REBA's research taps into its diverse network of 4,700+ members and 25,000+ HR contacts to provide objective insights into the reward, benefits and people risk strategies that a broad range of organisations are implementing throughout the UK and internationally. As a result, REBA produces independent reports and case studies to identify change and inform better decisions in reward and benefits strategies.

**Website:** [www.reba.global](http://www.reba.global)

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