

Physical wellbeing and access to private healthcare

Our 2025 [workplace wellbeing survey](#) shows worsening physical health among UK employees. Many are considering paying out of pocket for private healthcare, but access to private treatment remains misunderstood.

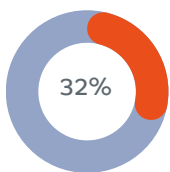


Nearly half of UK workers (49%) feel anxious due to the ongoing cost-of-living crisis and inflation.

Anxiety about personal finance and difficulty in accessing healthcare are creating a perfect storm for UK workers.

With long-term sickness at an all-time high, people are looking to private healthcare as a solution — but many can't afford it.

Physical health in decline since the pandemic



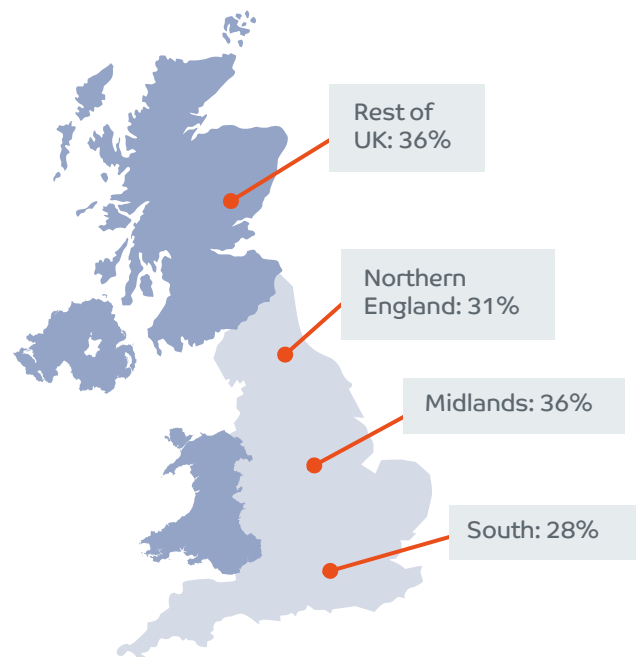
A third (32%) of UK workers report worsening physical health over the past five years.

This worrying trend signals the need for a preventative approach to health. Yet the problem isn't evenly distributed across the country, with some regions faring worse than others when it comes to physical wellbeing.

These geographic splits raise key policy questions, as access to healthcare in underserved areas needs to be improved. There isn't a quick fix — it requires careful investment, collaboration, and health innovation that targets support where it's needed most.

Physical health variations by region


Percentage of people reporting worse physical health since before the pandemic.



39% of people in Yorkshire say their physical health has got worse since the pandemic, vs only 20% in London.



Those in the South are more likely to have paid for private healthcare in the past year (44% vs 37%).



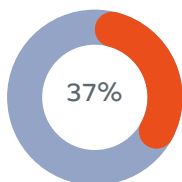
In April 2025, there were 7.3 million people on NHS waiting lists.

Increasing access to private healthcare

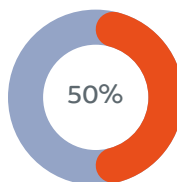
With financial worries causing on-going pressure, workplace schemes may be vital in providing access to care. One in ten people have already used workplace private health insurance to help a physical or mental health issue.



One in five UK workers say private health insurance is the most valuable benefit their employer could offer.



Four in ten (37%) workers paid for private healthcare in 2024, with preventative services being most common.



Half of UK employees (50%) are considering paying for private healthcare in 2025.

Health insurance is increasingly a way to access routine care and preventative services that help people stay healthy, long before surgery or hospitalisation is needed. Businesses must consider how they can help their people get the care and treatment they need.

As inflation and cost-of-living pressures continue to weigh heavily across the UK, private health insurance must become a more accessible, affordable and understood part of the puzzle. It's not about replacing the NHS, it's about providing holistic healthcare with prevention as the priority.



If healthcare gaps remain unaddressed, regional disparities will only deepen. Public-private collaboration must prioritise not just efficiency, but equity.

— Mark Hamson, Managing Director of Insurance at Westfield Health



We work with a strategic insight and market research agency to collect this data. The survey was carried out online, using a third-party panel provider. It included over 2,000 economically active respondents, and the sample is aligned with demographic quotas so that it's nationally representative.