



# Cancer and the workplace

November 2023

# Executive summary

## **The current landscape**

It's hard to believe that some three and a half years ago we were just heading into our first Covid lockdown. Whilst we've managed to put some of the struggles this may have brought behind us, we continue to see its influence; both in our heightened awareness of our personal health and wellbeing, and accessibility to healthcare services.

Cancer care within the NHS has historically been a shining light of excellence, providing a comprehensive level of care. In fact, many employers would have encouraged employees to use the NHS rather than utilise the PMI benefit – with six-week NHS wait options or hybrid NHS/private approaches, covering cancer only up to diagnosis, or just simply reminding employees of the cancer NHS Cash Benefit.

Sadly, the impacts of both Covid and the cost of living crisis have exacerbated the already limited resource and investment in the NHS. This has resulted in delays to NHS diagnosis and treatment, and subsequently increased authorisations to go privately, as well as more employees claiming - both for cancer and more generally.

Additionally, the cost of treatments has been impacted by increased general inflation, alongside specific medical inflation, with continued medical advancements meaning more expense, alongside more effective treatments. When combined with higher utilisation, the cost of providing a medical benefit is notably increasing. Now more than ever, employers need to consider how they keep PMI premiums sustainable, whilst at the same time ensuring employees remain productive and supported.

## **Prevention is key**

Whilst preventative measures in improving employees' health and wellbeing have always formed an integral part of a well thought out wellbeing strategy, it's clearer now than ever that this is now a priority. Not only does early diagnosis potentially allow for less invasive treatments and lower treatment costs, it has also shown to improve survival rates. Research indicates that for every four weeks of delay in cancer treatment, the chance of survival can decrease by up to 10%.

We need to be thinking about the ways in which employers can best utilise any services and tools already available to them through their benefits, such as early cancer diagnosis pathways and digital GP services, but equally empowering and educating employees to understand their health risks is essential.

This could be as simple as ensuring employees have access to a range of voluntary benefits that will help manage their health risks throughout the year, backed up by an engaging comms strategy to remind employees of what support is available and provide effective signposting.

Additionally, making sure you leverage freely available educational resources around signs and symptoms, and the impact of simple lifestyle changes, can be a low effort and cost way to engage employees.

## **Where to start**

An audit is always a good place to start, to understand what you have available and where the gaps and overlaps are (both in terms of benefits and support), as well as understanding how NHS services can complement what you offer.

Employers should also look at developing a cancer policy, and ensuring line managers are up to speed on where they can signpost employees and managing an impacted employee within the workplace. Also remember, it's not just about those employees diagnosed with cancer; a close family member's diagnosis may also be impacting an employee's ability to function effectively at work, due to worry about supporting their loved one. So policies and training need to cover more widely than just those with a diagnosis themselves.

Lastly, messaging needs to be regular and consistent. A single annual reminder at benefits renewal, or on a health awareness day, won't be sufficient. It needs to be part of a broader communications strategy, to ensure optimum effectiveness and understanding.

# About the Authors



**Sarah Brannan**  
**Senior Consultant at Buck**

Sarah Brannan is a Senior Consultant, specialising in advising large corporations on their health and wellbeing benefits. Throughout her 18-year career at Buck, Sarah has worked with a broad range of clients across many industries, focusing on offering clear, comprehensive, and practical advice, and finding creative solutions for a diverse range of needs.



**Professor Gordon Wishart**  
**CEO and CMO at Check4Cancer**

Professor Gordon Wishart is the founder, CEO, and CMO of Check4Cancer, a leading U.K. early cancer detection company that provides cancer screening, diagnostics, and genetics to insured, corporate and self-pay markets. He is also Visiting Professor of Cancer Surgery at Anglia Ruskin University, with over 200 scientific publications.



**Petra Tyrrell**  
**Benefit Consultant at Buck**

Petra Tyrrell is a Benefit Consultant with over 20 years' experience in the employee benefits market, giving her the chance to work with many different clients including some key Healthcare Trusts. Petra is focused on finding the right solution for all her clients' employee benefits challenges and needs.

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