

# How can insurers protect the health and resilience of the nation?

Tuesday 27<sup>th</sup> June 2023

**Association of British Insurers, One America Square,  
17 Crosswall, London, EC3N 2LB**

Healthy lives benefit everyone. From those living healthier for longer, to their families, their employers and ultimately the economy. The NHS is at the heart of our health system and is often cited as being the pride of the nation. However, there is no escaping it is under pressure. Insurance plays an important role in supporting individuals, employers and the State to share responsibility for improving people’s health and managing the burden on the NHS.

Leading a healthy life isn’t just about personal choice, it is affected by where we live, where we work and our financial resilience. Income protection and health insurance products touch on many aspects of our health and well-being.

09:00	<b>Registration</b>
09:30	<b>Welcome</b>
	Dr Yvonne Braun, Director of Policy, Long-Term Savings, Health & Protection, ABI
09:35	<b>Keynote Address One – The political landscape</b>
	Andy Harrop, General Secretary, Fabian Society
10:00	<b>Panel Session One – The health of the nation</b>
	<p>Panel blurb: The NHS is and should continue to be the backbone of our health system, but a growing and ageing population, coupled with more expensive and complex treatments and higher expectations had put increasing pressure on the NHS well before the Pandemic. The ABI recently polled over 2,000 members of the public and 60% said they thought that more people using private healthcare would reduce pressure on the NHS as it frees up resources. In addition, 69% said that those who can afford it should be encouraged to use private healthcare when NHS services are busy or unavailable.</p> <p>Several Commissions and experts have concluded that there needs to be greater emphasis on prevention and a patient-centric approach to healthcare. Given insurers’ contribution to preventative and rehabilitation services – how can we best complement the NHS to support</p>

	<p>accessible healthcare for all, acknowledging that some people are able to shoulder a greater responsibility than others?</p> <p>Panel Chair: Rebecca Deegan, Assistant Director, Head of Protection &amp; Health, ABI</p> <ul style="list-style-type: none"> <li>• Dr Subashini M, Medical Director, Aviva Health</li> <li>• Rachel Wolf, Founding Partner, Public First</li> <li>• David Hare, Chief Executive, IHPN</li> </ul>
10:45	<b>Keynote Address Two - A consumer perspective</b>
	Mike Ellicock, Co-Founder & Chief Executive, Plain Numbers
11:10	<b>Tea and Coffee Networking Break</b>
11:30	<b>Video</b>
11:35	<b>Panel Session Two - The resilience of the nation</b>
	<p>Panel blurb: Of the 22 million people in the UK with health and protection cover, 73% are covered through their employer. Utilising the power of early intervention that health and protection insurers offer is key to supporting employees back to full health and back into the workplace as quickly and effectively as possible.</p> <p>This greatly reduces the long-term cost for everyone involved, helping employers, employees and the state alike:</p> <ul style="list-style-type: none"> <li>• Employers increase their resilience by reducing the effects of absenteeism such as the need for additional resources to replace workers who are unwell, as well as benefitting from the productivity of a healthy workforce and retaining talent.</li> <li>• Employees can continue to work or return more quickly – and in some instances continue to receive an income if they do need to take a period of absence due to their health, protecting their financial resilience.</li> <li>• The state saves on social security payments and reaps economic reward - ill health among people who are of working-age is costing the economy roughly £150 billion a year, <a href="#">which equates to 7% of GDP</a>.</li> </ul> <p>This panel will discuss how insurance products support resilience, namely “the ability to prevent, adapt and respond to, recover and learn from disruptions” by keeping people healthy and in work; and what greater role insurers can play.</p> <p>Panel Chair: William Meredew, Policy Adviser, Health and Protection, ABI</p> <ul style="list-style-type: none"> <li>• Mark Till, Chief Executive Officer Unum UK &amp; Chairman Unum Poland</li> <li>• Debi O’Donovan, Director, Rewards and Benefits Association</li> <li>• Joe Ahern, Head of Policy Consulting, WPI Economics</li> </ul>
12:25	<b>Keynote Session 3</b>
	Matt Warman MP
12:55	<b>Concluding Remarks</b>
	Dr Yvonne Braun, Director of Policy, Long-Term Savings, Health & Protection, ABI
13:00	<b>Networking Lunch</b>