

Written evidence from Bupa [MEW0046]

About Bupa

Bupa's purpose is helping people live longer, healthier, happier lives and making a better world.

We are an international healthcare company serving over 31 million customers worldwide. With no shareholders, our customers are our focus. We reinvest profits into providing more and better healthcare for the benefit of current and future customers.

In the UK, Bupa UK Insurance is a leading health insurer, with 2.2m customers. Bupa Dental Care is the leading provider of private dentistry in the UK, providing dental services through 492 centres across the UK and Ireland. Bupa Care Services has around 6,000 residents in 124 care homes, and 9 Richmond care villages. Bupa Health Services comprises 50 health clinics, and the Cromwell Hospital. Bupa Global serves over 510,000 IPMI customers and administers travel insurance and medical assistance for individuals, small businesses and corporate customers.

Introduction

Over the last 18 months, the COVID-19 outbreak has put more focus than ever on our personal health and how factors such as our working lives and environments impact our health and wellbeing. It has also amplified health inequalities. Women now make up more than 50% of the UK workforce, and the length of time women spend in the workplace post-menopause is now longer than ever, meaning it is essential that we examine how we support women throughout their working lives, and that employers are encouraged and supported to ensure that policies and cultures are in place to ensure women can continue to thrive at work throughout all of life's stages.

Over half the population will experience the menopause, and despite this, it is still poorly understood by many, including GPs, employers and the general public. Research by Bupa has found that while women have varied health issues in mid-life, all, at some point, have significant concerns about women's health issues related to hormonal fluctuations. We also know that because it's an on-going issue, Women's health falls through the gaps in a healthcare system focused on treating individual issues/ illnesses.

As a healthcare provider delivering women's health services, we have also gathered useful insight into the barriers preventing women from accessing support when they are experiencing the menopause. Last year, we conducted a survey of 1000 women who have been through the menopause. The three main themes of these findings were: a lack of education about the menopause; insufficient access to menopause care within the NHS and embarrassment about discussing symptoms.

The survey found that:

- **one in 10 women¹** had "no idea" they were going through the menopause.
- a lack of awareness and embarrassment meant **only a third (31%) of women felt certain they were going through the menopause**, while half suspected they might be.
- Nearly half of the women surveyed **(45%) said that they have never seen their GP to discuss symptoms they've experienced.**
- and a **third of women are embarrassed to talk about their symptoms, with partners (40%), GPs (30%) and their employer (34%).**

¹ <https://www.bupa.co.uk/health/payg/menopause-plan>

- Almost a **million women have left their job** because of menopausal symptoms.
- Those that take a **long-term absence from work** to manage symptoms, take an **average of 32 weeks leave, resulting in damage to individuals' careers and a huge loss of productivity to a business.**
- When women visited their doctor with menopause symptoms, **a third (34%) felt that their doctor wasn't able to help them.** Furthermore, almost **a third (30%) felt like their doctor didn't know enough about the menopause.**

Despite the menopause being a physiological change that all women will experience, there is unfortunately a woeful lack of support, putting women's careers at a detriment. Embarrassment about the menopause, coupled with menopause symptoms, can lead to some women losing their confidence, and some leaving the workplace altogether. Our research shows that almost a million women have left their job because of menopausal symptoms. Those that are unable to access the support they need through their employer and are forced to take long-term absence from work to manage symptoms, take an average of 32 weeks leave, resulting in damage to individuals' careers and a huge loss of productivity to a business.

As an employer, we've also held women's health insight sessions, during which the topic of the menopause at work has been discussed. Colleagues have cited embarrassment to admit their perceived 'poor performance' at work was down to menopause symptoms and spoken about the 'relief of hearing that their symptoms are normal' when finally speaking to a GP. These sessions have really highlighted to us the value of speaking about these issues in the workplace and taboo-busting.

Insights from customers booking Menopause Plan appointments has also highlighted access problems. The majority of customers booking these appointments (75%) cite difficulty accessing NHS care or accessing specific menopause treatments, such as HRT, as the main reasons for accessing the Bupa plan. In addition, 71% of our customers had consulted with an NHS GP about the menopause before deciding to book a Menopause Plan appointment, indicating a need for further help after seeing their GP.

The role for businesses

Unique to Bupa is our customer insight. 85% of FTSE 100 companies are Bupa clients, in addition to some 30,000 SME customers. This gives us an understanding of what our corporate customers are seeking in terms of support. We believe that there is a real opportunity here for corporates to take positive action to support women going through the menopause and break taboos on this topic.

We see three areas in which there is a clear role for businesses to do more: education, workplace policies, access to services.

1) Education

Research by Bupa Health Clinics has underlined the importance of education and information in empowering women to talk about their health and make decisions. As mentioned earlier in this response, 10% of women did not realise they were going through the menopause. There is a lack of understanding among many women that symptoms such as increased anxiety, low mood, brain fog palpitations and aching joints can all be signs of the menopause, alongside more familiar symptoms such as hot flushes and night sweats. This means that many suffer in silence. A quarter of menopausal women experience debilitating symptoms, making access to the right support and information crucial.

In response to this, at Bupa we have launched a [women's health hub](#), which is accessible to everyone and aims to be a go-to source of information and guidance on topics covering women's health, from periods and endometriosis to menopause. Access to information is critical to empower women to take control of their health and better understand what is happening to their bodies as they go through life's stages. Since launching the hub in March, it has had 18,000 visits.

Our customers and research also tell us that a focus on wellbeing allows businesses and their people to thrive. Essential to this is creating a workplace culture where women's health challenges are taken seriously and where priority is given to removing taboos that exist around health conversations in the workplace. There is a huge amount of evidence that early intervention and prevention leads to better outcomes and less time off work² for employees. Through implementing preventative measures, employers can keep their workforce well and thriving, rather than intervening once someone has needed to take time off work.

In the UK private businesses employ 42% of the working-age population. A broader focus is needed from government to encourage businesses to embed cultures that prioritise the health and wellbeing of all employees, including women. Working cultures that enable female employees to speak up and access the help they need, and that prioritise early intervention and prevention is critical to ensuring people can stay happy and healthy at work.

Despite the menopause affecting half of the population and menopausal women being the fastest growing demographic³ in the workforce, it is still considered a taboo topic, and the embarrassment women feel about discussing their symptoms plays into this meaning that often, they are not accessing the support they need.

Workplace policies

We know that there is a clear space here for employers to do more to support their employees' health. Workplace culture and working patterns are important, a fact that has been brought into greater focus by the pandemic. Bupa has recently undertaken its 2021 Workplace Wellbeing Census of more than 4000 employees across UK plc⁴, which found that across the board employees have reported a number of wellbeing gains over the last year. The increase in working from home has been particularly beneficial to women, with a third (33%) reporting that home working has been positive for their wellbeing, while 22% have enjoyed flexible working, compared to just 16% of men. Employers should now capitalise on these gains to reap the benefits. Creating open, understanding cultures where women's health challenges are taken seriously and removing taboos in the workplace can help to build a happier and more resilient workforce. A happier workforce leads to better performance, better staff attraction and retention, fewer sick days and a more diverse and inclusive workforce. For many businesses, there is now not just an opportunity for recovery, but for renewal.

One way we have looked enabling an open and understanding culture at Bupa is by providing training for our People Managers on the menopause. This seeks to educate managers and help them understand what their team members might be experiencing, and empower them to have conversations with team members, removing taboos around the discussion topic. We believe all businesses should be taking action to ensure that everyone in their workforce understands what the menopause is and that managers understand how it might affect be affecting those in their team and what support is available.

² Fit for Work Europe: Exploring the benefits of Early Interventions which help people with Chronic Illness remain in work

³ <https://www.local.gov.uk/our-support/workforce-and-hr-support/wellbeing/menopause/menopause-factfile>

⁴ <https://www.bupa.co.uk/business/workplace-wellbeing-hub/census>

Businesses can also better support women by taking positive actions that will help support them while they are experiencing the menopause. Allowing women to take time off when they need to, without fear of repercussions, is important. This can be facilitated through workplace policies. Our research with customers has shown us that each business is different, and not all will need a standalone menopause policy. This can be achieved instead by updating existing sickness and flexible working policies to acknowledge the menopause as a factor.

Access to services

There are health services that employers can provide access to that are specifically designed to support their female workforce. We provide a number of services for our Corporate customers to help them do this, including the Menopause Plan which gives women access to a menopause trained GP to create a personalised treatment plan for their symptoms, female health assessments where women can have smear tests, mammograms and discuss concerns with a GP for up to an hour, and access to services including our virtual GP services – as women's health is mostly managed in primary care settings, these virtual GP services provide easy access anywhere. All of these services work to support women and help them navigate female specific health issues. The number of women seeking access to these women's health services have increased by 300% in recent months.

As discussed, we also know a key need for those experiencing the menopause is advice and information. To this end, we will also be launching a Menopause Helpline for **our** customers, which provides clinical advice, guidance and support. This service is available for those experiencing the menopause, but also families and partners who also need guidance.

Government can do more to incentivise businesses to take up these services and to invest in women's health by providing financial incentives and support such as matching employer spend or joint funding for services.

While some limited exemptions exist, most health and wellbeing services continue to be taxed as a Benefit in Kind. If health and wellbeing services were made a non-taxable benefit in kind, this would incentivise employers to invest in early intervention and preventative measures to keep employees well and in work – in line with the government's wider desire to see businesses take on a greater role in supporting the health and wellbeing of their employees.

In summary, we know that lack of education, poor access to services and embarrassment are issues that many women face when going through the menopause. It is well overdue time to address these issues. There is plenty that employers can do to support their employees and to create cultures to help women to thrive at work – from manager training and access to information to adapting sickness policies and providing services. However, to help them do this, it is essential that government works to support employers, through providing them with guidance and considering potential financial incentives or support.

We are a significant provider of health services in the UK with over 7000 corporate customers, meaning we have significant reach with UK businesses. We would be keen to be involved in any conversations around further developing women's health services, particularly in examining what more employers can offer to the ever-growing female workforce. The more businesses are encouraged to invest in their workforce's health and wellbeing, will ultimately increase productivity and enable women to thrive at work for longer

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