

Healthcare Trusts: the future of employee health and wellbeing

Effective healthcare trust management and administration for employee health and wellbeing.

Want a healthier, more productive workforce whilst saving on your healthcare costs? Here's a new way to administer and manage workforce health and wellbeing solutions that supports your business and empowers your employees to thrive.

Flexible, cost-efficient healthcare trust solutions

HCML's innovative approach to healthcare trust management and administration allows employers to tailor benefits and rules to meet the specific needs of their business and employees, ensuring comprehensive health and wellbeing cover for the entire workforce. We not only help your employees access eligible medical treatment, but also prioritise prevention by offering a range of personalised wellbeing benefits to give employees access to expert advice on tackling underlying personal health risks that may trigger or exacerbate a health condition, or slow down recovery.

What is a healthcare trust?






A healthcare trust is a way for employers to self-fund healthcare benefits for their employees. The trust is set up to manage and administer medical benefits. It is funded by employer contributions (and sometimes employee contributions as well), and these funds are used to set up a claims fund rather than pay an insurance premium through traditional private health insurance schemes.

Employers can completely tailor the benefits and rules to the needs of the business and its employees, meaning health and wellbeing cover for the whole of your workforce. A trust can incorporate a range of benefits that are not usually available via standard insurance contracts. Trusts are also exempt from Insurance Premium Tax (IPT).

A healthcare trust is normally governed by a Board of Trustees to ensure the plan is used appropriately and that there are enough funds to meet the claims requirements.

What can you expect from HCML Managed Care Services for healthcare trusts?

We provide employers with far greater flexibility, enabling a bespoke benefits structure dependent on the specific needs of the workforce and the business. We offer a range of healthcare services and support which can include:

-  Access to a network of hospitals and consultants for specialist referrals, diagnostic tests and treatment
-  Access to a network of approved practitioners e.g. physiotherapists, CBT practitioners, counsellors and nutritionists
-  Wellbeing benefits addressing lifestyle factors such as weight, activity, sleep and nutrition
-  Functional rehabilitation, which can be an alternative to certain surgeries for MSK disorders
-  Face-to-face and virtual GP services

We take a matched care approach which means we ensure all treatment and intervention is appropriate to the employee's needs. We can help you enhance the benefits and rules of your healthcare trust, based on emerging treatments or claims history.





How do we manage claims?

We preauthorise all treatment or each cycle of treatment and for most conditions we don't require a GP referral.

Where appropriate, we not only cover the assessment and treatment of the clinical condition, but also address any underlying risk factors and causes that may exacerbate the condition, lead to a reoccurrence, or prevent treatment from working effectively.

Our approach leads to far more effective outcomes, reducing the need for unnecessary diagnostics or clinical interventions, and improving quality of life.

Where we link our administration to sickness absence and occupational health, we:

-  Reduce length of absence
-  Advise on and develop return to work plans
-  Improve productivity
-  Reduce repeat claims and absence

From an employer's perspective, the HCML approach delivers a substantial reduction in overall claims and absence costs which can also reduce incapacity and employer's liability costs.

Benefits of HCML Healthcare Trusts



Benefits and rules tailored to your business and your employees.



IPT savings and streamlined administration compared to traditional private medical insurance options



Benefits that incorporate interventions that are often excluded.



Our ongoing MI and data insights inform future health and wellbeing strategy to reduce the risk of ill health and improve overall workforce wellbeing.

To find out more about how we can support you with setting up a healthcare trust or management of your existing healthcare trust, please contact us.

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