



BIMA

Small business
health insurance

The Wellbeing Advantage

How health and wellbeing can supercharge
growth for tech and digital SMEs

April 2025

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Bupa is constantly innovating in an effort to support growing businesses. This new research has allowed us to explore what tech and digital businesses need to achieve these ambitions.

Sim Suri-Maun

Head of Digital Technology,
Bupa

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“

Speaking to our network across the UK has given us a fresh understanding of what tech and digital workers need - and importantly how we as industry leaders can make positive changes.

Matt Sullivan

Managing Director,
BIMA

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Introduction

Helping hybrid
workers

Industry talent
seeks support

Support at
the top

Open or not?

How Bupa
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The final word



Introduction

Executive summary

A healthy and productive team is essential for any business to succeed.

However for many busy leaders, supporting their team's health and wellbeing, as well as their own, can pile on additional pressure in already stretched times.

As a healthcare partner trusted by over 39,000 employers, we understand the challenges facing small and medium businesses.

Our partnership with BIMA (British Interactive Media Association) has allowed us to listen to the largest tech and creative community in the UK to find out what matters most to the industry.

This report goes beyond the headline challenges of burnout and rapidly changing work landscapes, diving into the specific needs of those working in tech and digital businesses in 2025 to provide you with fresh insight.

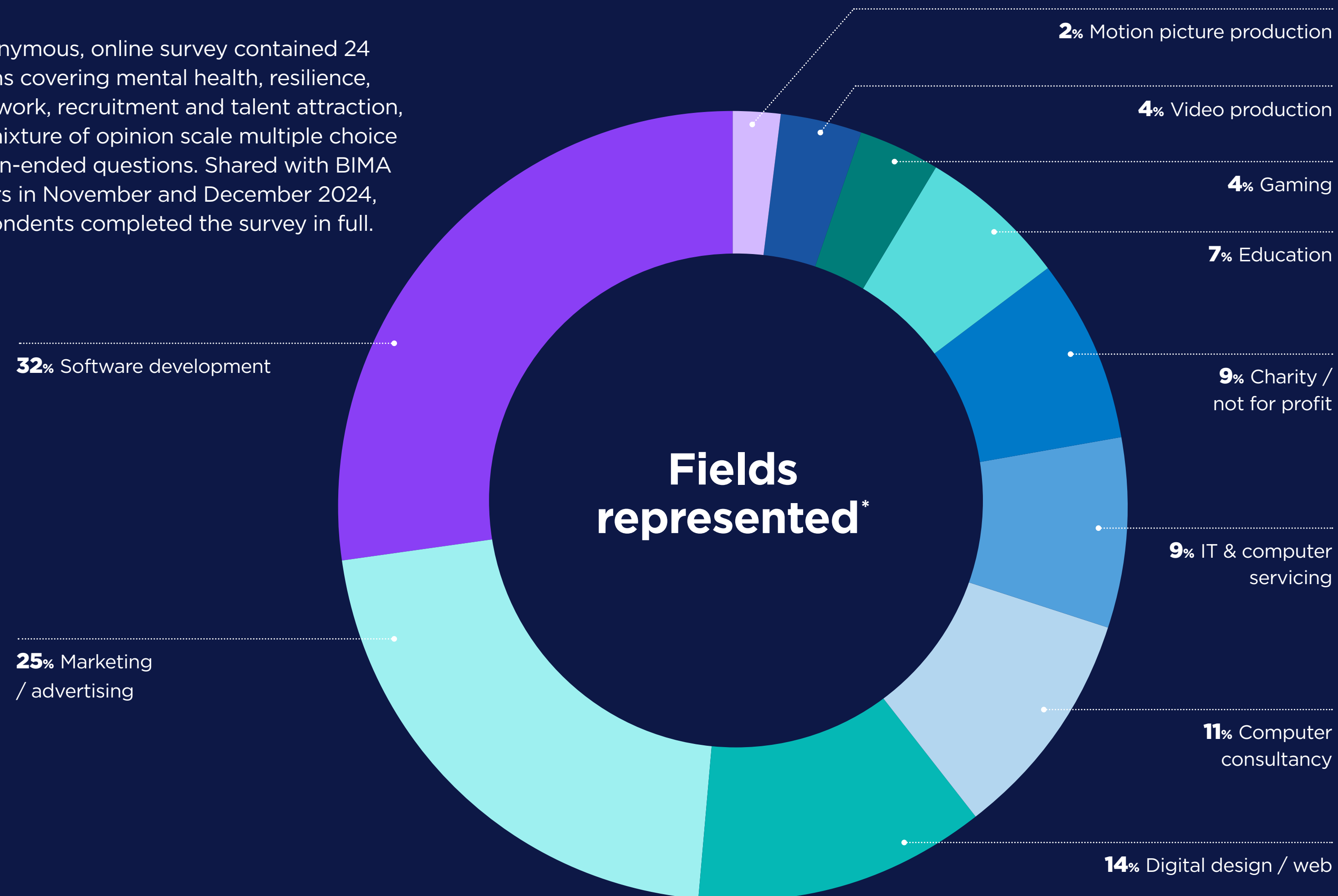
These eye-opening findings centre around the four key themes of **hybrid working, talent attraction and retention, support for leaders and workplace culture around mental health.**

We'll tell you what you need to know, what industry leaders and talent are saying and what relevant steps you can take to support your team and power your growth ambitions.

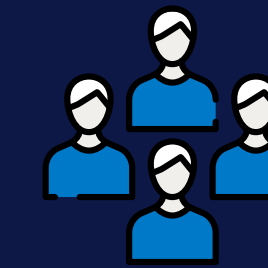
Who we talked to

Sample and methodology

The anonymous, online survey contained 24 questions covering mental health, resilience, remote work, recruitment and talent attraction, with a mixture of opinion scale multiple choice and open-ended questions. Shared with BIMA members in November and December 2024, 57 respondents completed the survey in full.

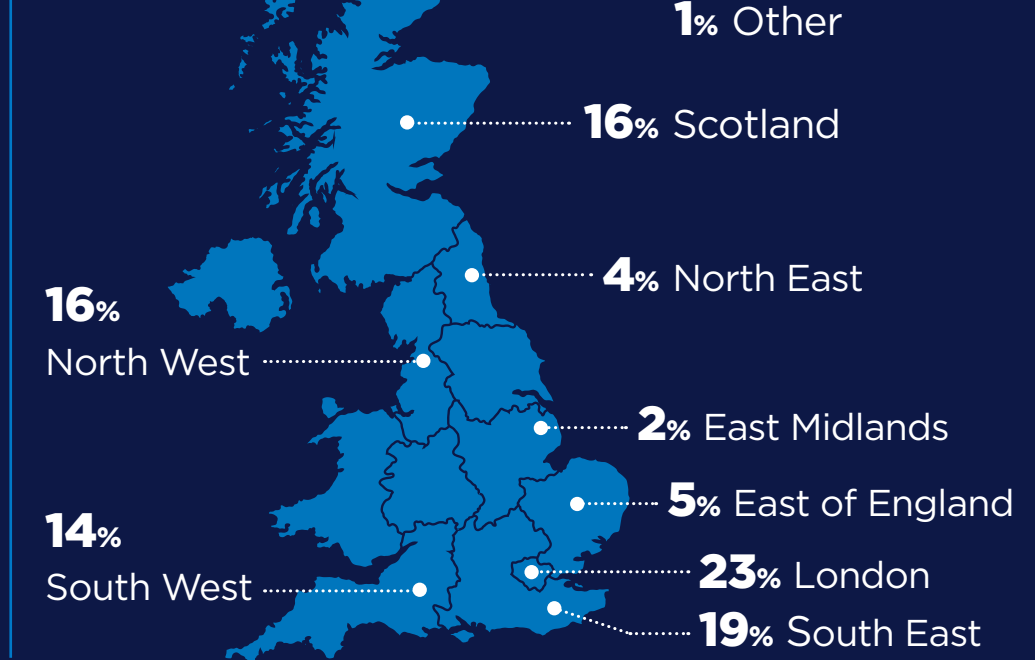


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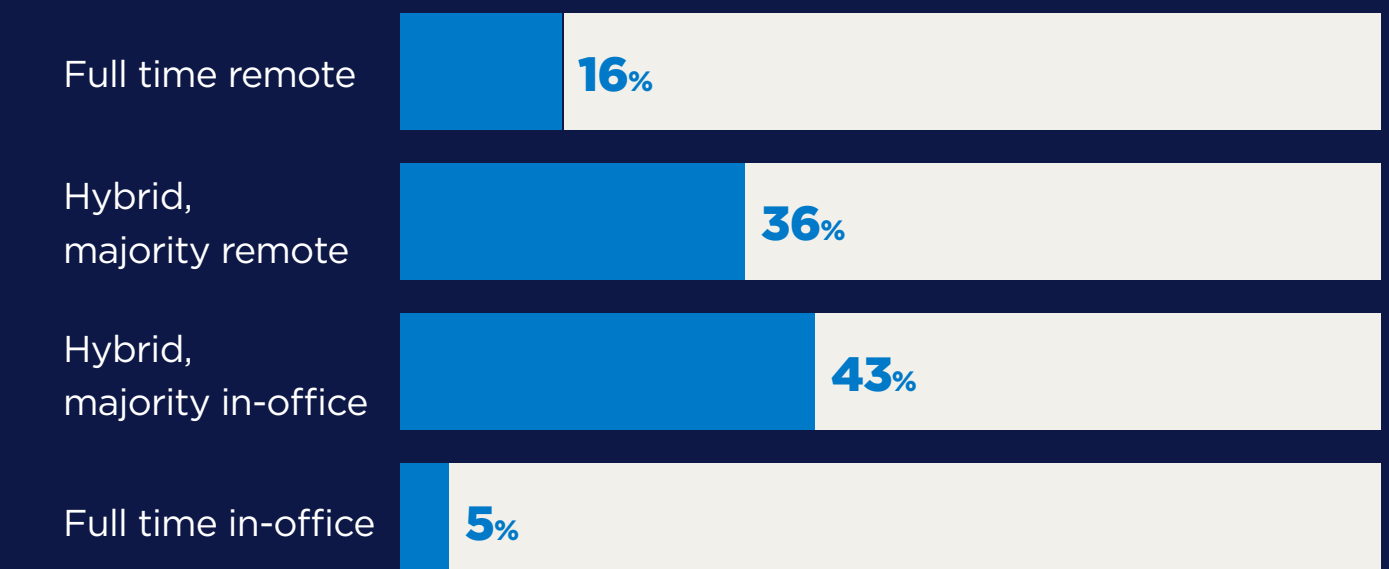


21%	25-34
51%	35-44
21%	45-54
7%	55-64

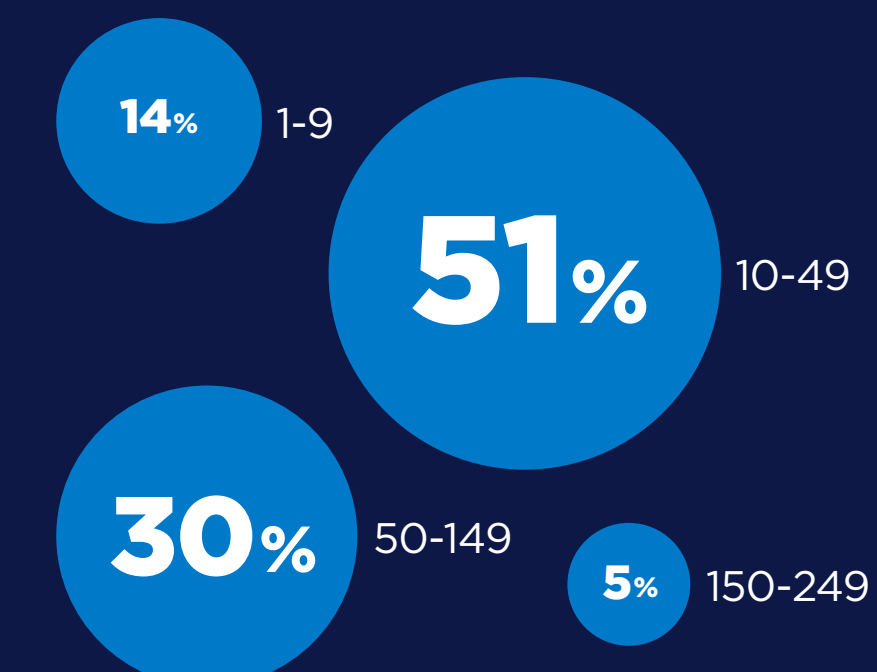
Region:



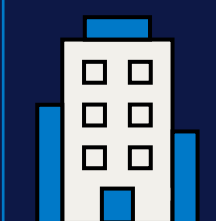
Working pattern:



Organisation size (employees):



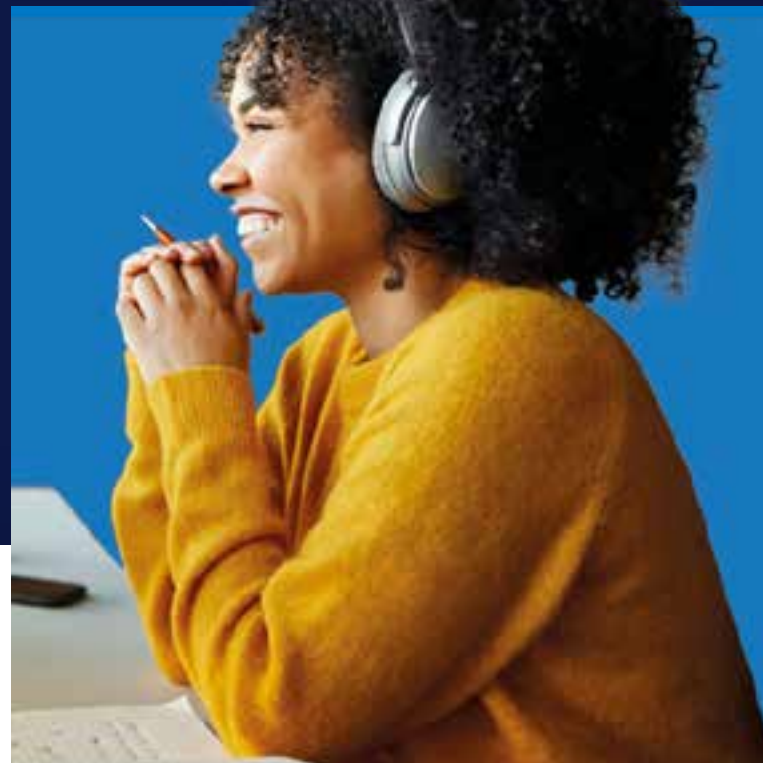
Role:



37%	Mid-level
30%	Executive
18%	Founder
12%	Human Resources
3%	Other

Headline results

Findings at a glance



01 Helping hybrid workers

Individuals working hybrid patterns told us they're experiencing challenges with mental health, workload and other work-related issues.

With high levels of hybrid and remote working in tech, is it time to re-examine how you can best support the unique health challenges of a hybrid work environment? **Pages 5-8**



02 Talent seeking health and wellbeing support

Industry talent were clear: they're more motivated to choose employers who offer health and wellbeing support. Those at C-suite or executive level didn't fully appreciate this strength of feeling.

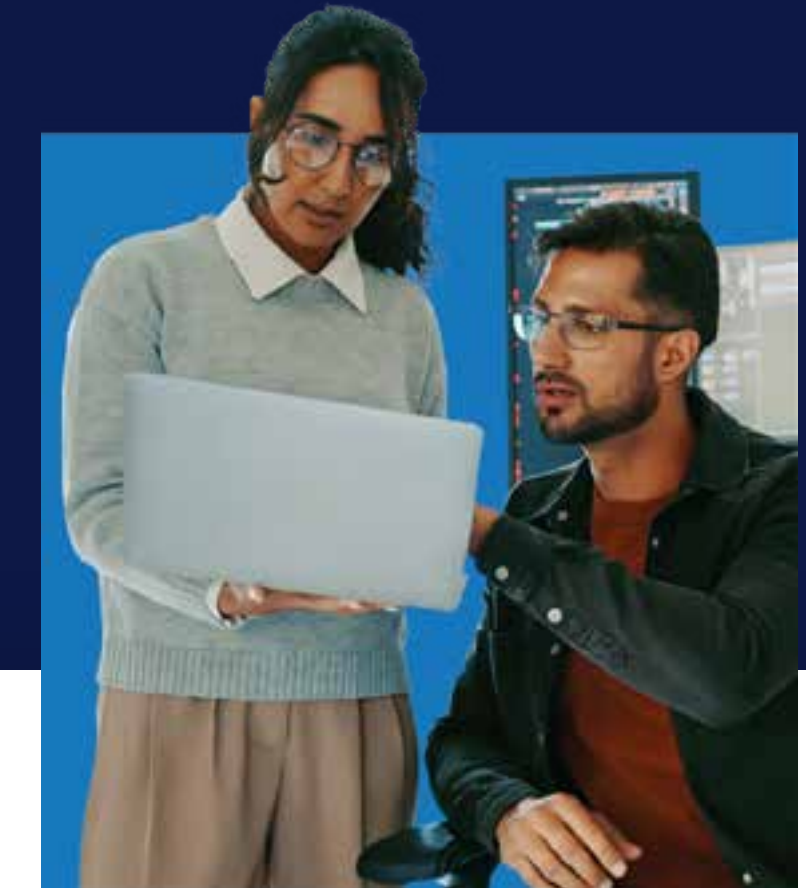
While competition for quality talent presents an ongoing challenge, could the right health and wellbeing package boost your recruitment and retention efforts? **Pages 9-12**



03 Support at the top

It's not just tech talent looking for health and wellbeing assistance. Most C-suite and executive level respondents told us they don't feel they receive adequate support for themselves.

Whether you feel you're too busy, or don't know what's available, could now be the right time to secure much-needed support? **Pages 13-16**



04 Open or not?

While some tech and digital leaders are comfortable being open with their teams around any mental health issues they might be facing, others are guarded and prefer to maintain clear boundaries in the workplace.

Whatever your own personal comfort level, could you use wellbeing resources to encourage constructive conversations around mental health? **Pages 17-20**

01

Helping hybrid workers

Despite the recent wave of return-to-office mandates and subsequent increase in office attendance, rates of home working remain high in tech and digital – 93% of those who completed our survey worked at home some of the time.

Our survey found that those who work hybrid patterns are experiencing a number of work-related challenges, which include:

- Experiencing poor mental health at work
- Being regularly overwhelmed by workload
- Feeling a lack of support from managers
- Having difficulty separating professional and personal life

These were felt particularly strongly among those who described their working pattern as “hybrid, mainly remote”.

Although it can provide benefits to workers, remote working can also be associated with physical health conditions including vitamin D deficiency from lack of sunlight and musculoskeletal strain from long hours at desks. This could compound the impact of mental health challenges and makes helping to mitigate them even more important.

“I think the industry as a whole has struggled over the past few years. This, and the change in the way of working (e.g. more remotely) has had a massive impact on people’s stress levels.”

Mid-level, Not-for-Profit,
1-9 employees

“I feel the need to see and be with other people to really thrive in the workplace and open up collaboration.”

Executive level, Software Development,
50-149 employees

While those working remotely mostly cited challenges like “difficulty separating work and personal life” (42%) and “lack of social interaction” (40%), they also felt a sense of “disconnection from company culture” (29%) and “isolation / loneliness” (23%), which was evident when we asked people to explain their answers.

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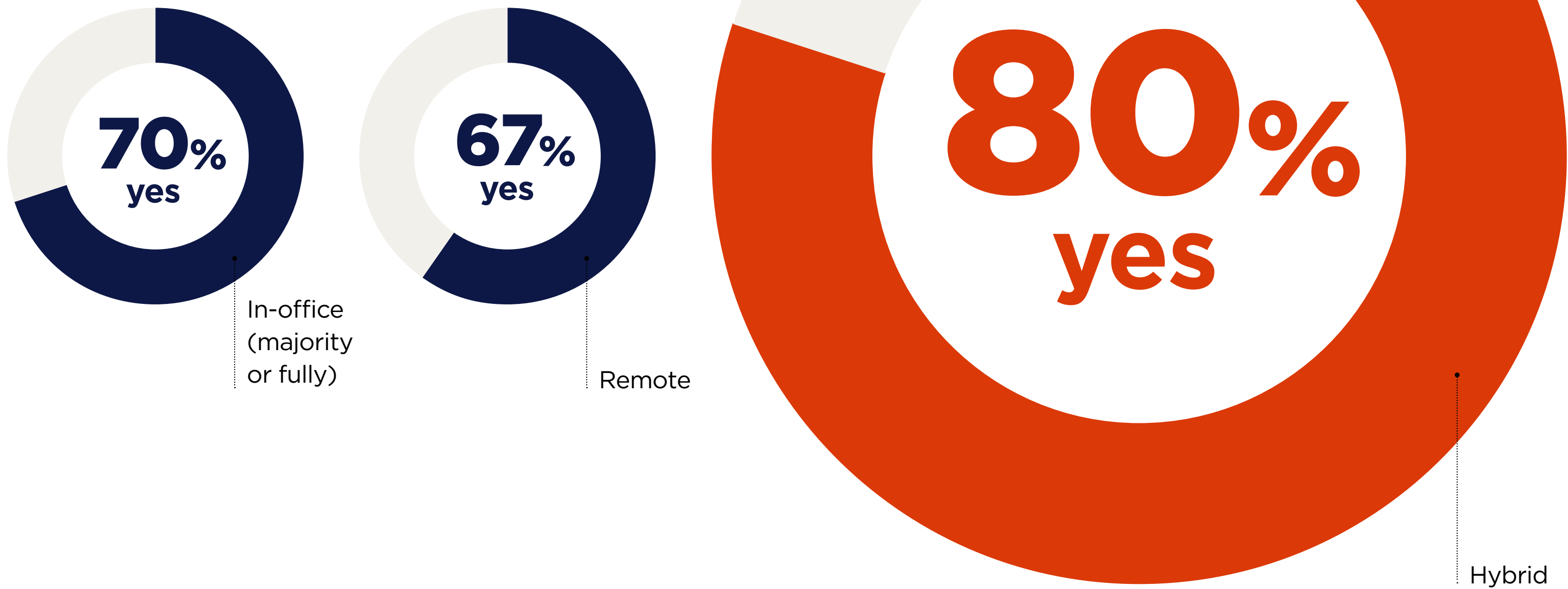
I think what’s interesting is that you’re kind of neither one nor the other; you’ve got a foot in each camp when you’re hybrid working. And so it’s very hard for the employers to know what systems to put into place.

Jaye Cowle
Founder, Launch

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Key stats

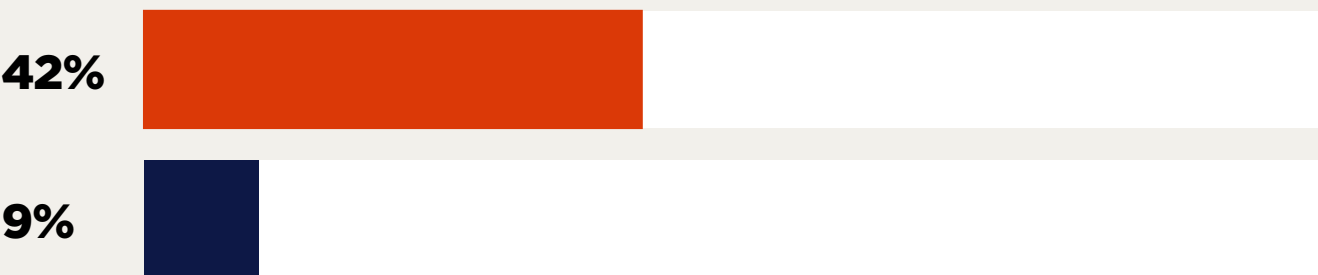
Within the past 12 months, have you **experienced poor mental health at work?**



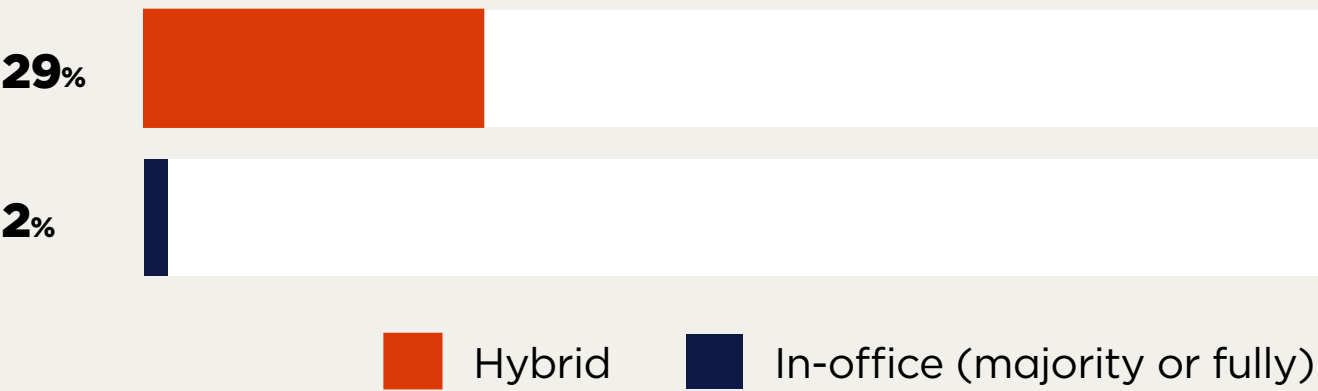
Across multiple questions and metrics, hybrid workers spoke of a need for additional support. In fact, a quarter of hybrid, majority remote workers reported feeling overwhelmed by work “often” (compared to 15% of majority or full-time in-office workers).

Work challenges

Difficulty separating work and personal life



Feeling disconnected from the company culture



How important do you think mental health and wellbeing support is to job candidates in your industry when choosing where to work?

Those who answered ‘Important’ or ‘Very important’:

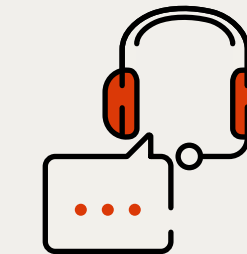


What this means **for you**

As the lines between work and home life continue to blur, these findings demonstrate how hybrid and remote working employees can potentially face disconnection and mental health struggles if not supported to work well at home.



For employers, this presents an opportunity to reassess and potentially realign your **strategy for how you support the health needs of your teams at home.**



Providing support and resources that can be accessed from anywhere, for instance through Bupa's comprehensive mental health services and 24-hour support, can go a long way in making your team feel more valued and cared for while working from home.



We also know that many tech workers choose home-based roles because of **pre-existing conditions or disabilities.**



Regardless of their diverse health needs, **quick and direct access to a digital GP appointment within 24 hours** can allow remote workers to get medical advice and peace of mind when and where they need it, so they can work at their best while at home.



See **How Bupa can help (page 21)** to learn how we can support your team to work well at home.

02

Talent seeking health and wellbeing support

Much has already been written about the UK's tech talent shortage and the difficulties experienced by small and medium firms competing for new hires with tech giants.

When asked to select their main concerns regarding their business for 2025, C-suite and executive respondents listed recruitment and retention as among their top challenges, alongside generating new business and rising operational costs.

So, what can small and medium businesses do to make themselves more attractive to new talent and more likely to retain their current team?

Although executive-level respondents told us salaries, work-life balance and flexible working are the most important factors for attracting industry talent, those at non-executive level revealed that health and wellbeing support is a key consideration when choosing who to work for.

“It’s so important to make sure you’re supporting your colleagues / employees - life outside of work can be incredibly tough at the moment so making sure work is a safe place to be is paramount.”

Tech lead, Web Development,
150-249 employees

“I would happily prioritise a job with more modest pay but strong health coverage, and I would reject job offers for a role with better pay if I suspected that the business would not be supportive of employee wellbeing.”

Mid-level, Marketing,
50-149 employees

Against a backdrop of burnout, stagnation and underappreciation, many mid-level employees are re-evaluating the markers of ‘success’. When asked to select the most important factors for talent attraction within their industry, “work-life balance” (70% of respondents) ranked only just behind “salary / remuneration” (73%).

In contrast, our research found that executives underestimate the importance of health and wellbeing support for talent attraction. Although most offer private health insurance to their employees, perceived lack of interest from staff was cited as a reason for not having this cover in place.

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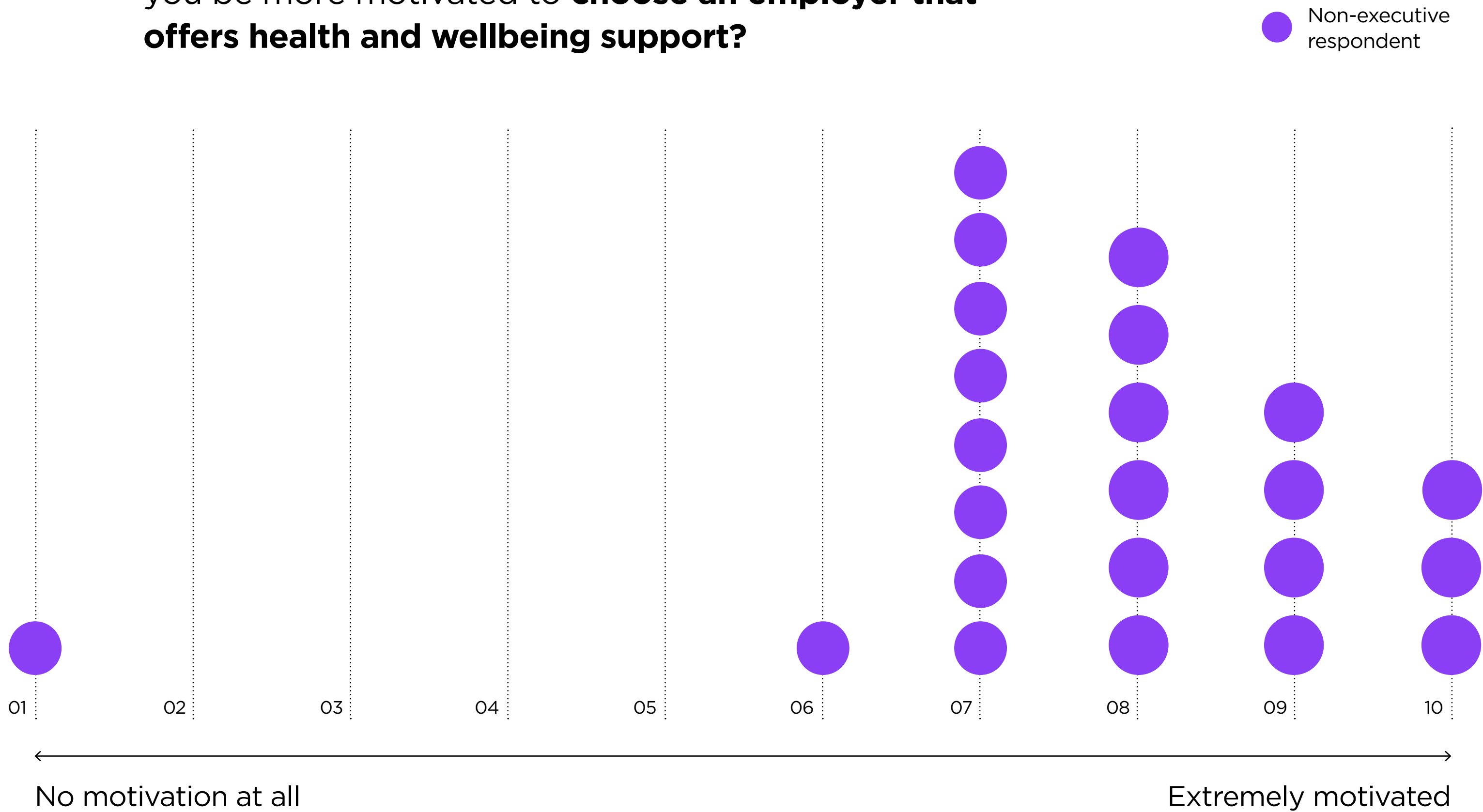
I think leaders really need to sharpen up if they’re going to continue to be competitive, if they’re going to continue to be successful, to really build flourishing businesses that can make it through.

Aliya Vigor-Robertson
Founding Partner, JourneyHR

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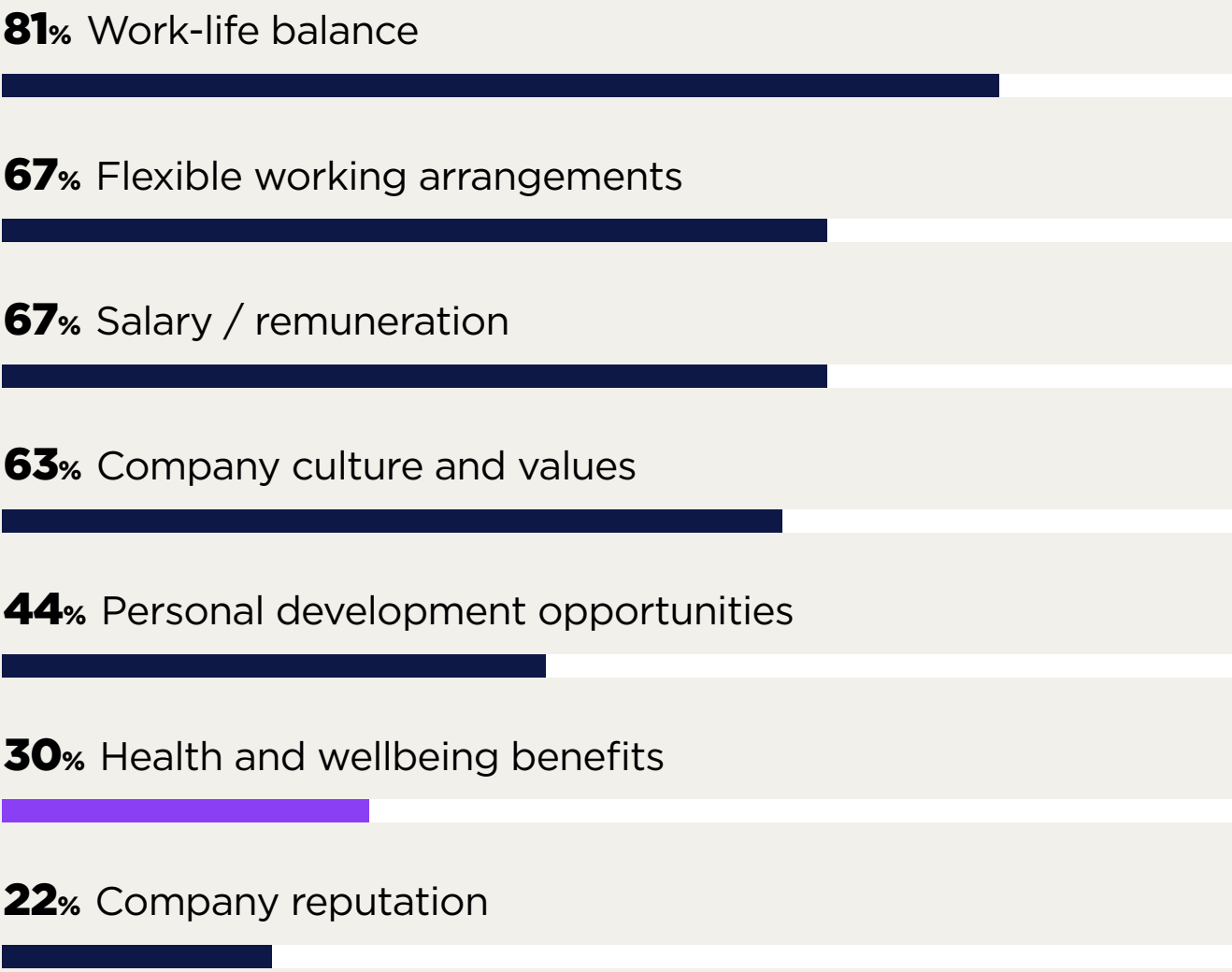
Key stats

On a scale of 1-10 when looking for a new role would you be more motivated to **choose an employer that offers health and wellbeing support?**

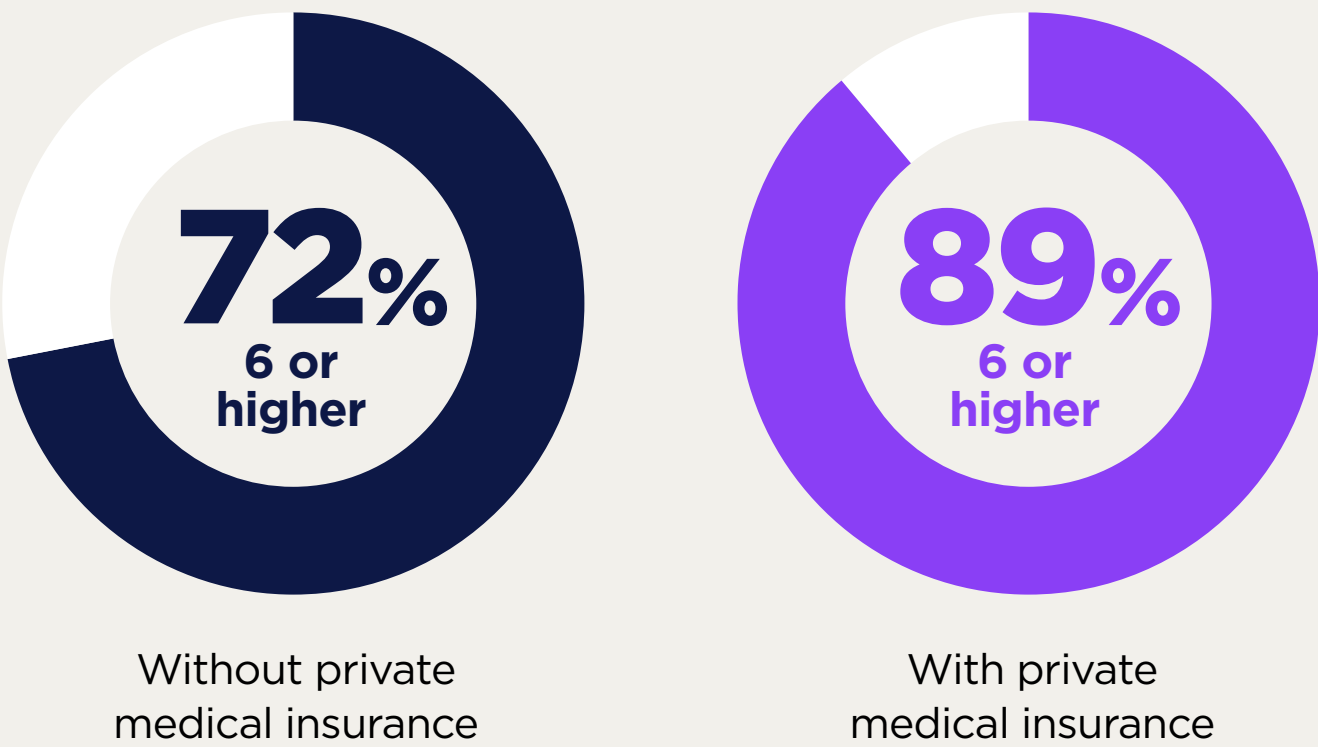


The survey revealed an unmistakable gap between employer perceptions and employee expectations. Not only are candidates looking to work for those who'll support their health and wellbeing, those who currently receive this support report they are feeling the benefits.

When asked to select up to **three of the most important factors for talent attraction**, executives selected:



On a scale of 1-10 how well do you feel your **organisation or workplace supports mental health?**



What this means **for you**

Alongside salary and development opportunities, your company’s culture, values and work environment will always be important to potential hires.

However, the non-executive respondents we spoke to were more likely to view health and wellbeing support as “important” or “very important” for job candidates compared to executive level respondents, which presents an opportunity for forward-looking SME decision-makers.

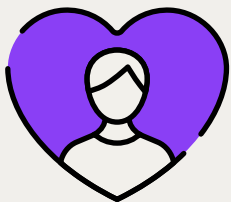
Create your own wellbeing advantage



Choosing the right health cover to suit the needs of your team shows that you understand the importance of support, while also enhancing your company’s reputation for prospective candidates with a range of attractive benefits beyond pay.



Attraction and retention strategies focused on employee wellbeing can focus your time and resources more efficiently and mitigate employee churn that might detract from running and growing your business.



In an industry that sees high levels of mental health burnout and attracts those with pre-existing conditions that may require home working, it’s essential to **put in place an inclusive talent strategy**, which can be made easier through the support of a health and wellbeing provider like Bupa.

Existing Bupa customers can easily access their personalised services, resources and information all in one place on the **My Bupa app**.



See **How Bupa can help (page 21)** to learn how we can support your team to work well at home.

03

Support at the top

Running an ambitious company inevitably means juggling many roles and responsibilities while facing challenges like economic uncertainty, generating new business and keeping up with new industry developments.

As a result, leaders often have little time or headspace to think about their own health and wellbeing, let alone that of their teams.

70% of founders, CEOs and other executive-level respondents in our survey reported **experiencing poor mental health at work** within the prior 12 months, while those with health

insurance in place were more likely to say they received adequate support.

This suggests having health and wellbeing support in place for leaders might ease this strain, making it easier to tackle the many challenges of leadership for those currently feeling overwhelmed.



“Being a founder there is little support or respite.”

Founder / CEO, Marketing,
1-9 employees

“Sometimes not sure where to go or who to speak with.”

Founder / CEO, Video Production and Marketing,
10-49 employees

“It’s very much sink or swim.”

Executive-level, Software Development
10-49 employees

“It is very difficult to take time away from a small business when you have clients and a team to support... I cannot take long term sick leave to recuperate, which is what I would ensure my team did if they were in the same position as me.”

Founder / CEO, Marketing
1-9 employees

Among some respondents, we found a **lack of knowledge about the options available to them**, and when asked to explain why they felt like they didn’t get adequate support to cope with the pressure and stress of leading their business, one respondent told us “There’s no time for it”.

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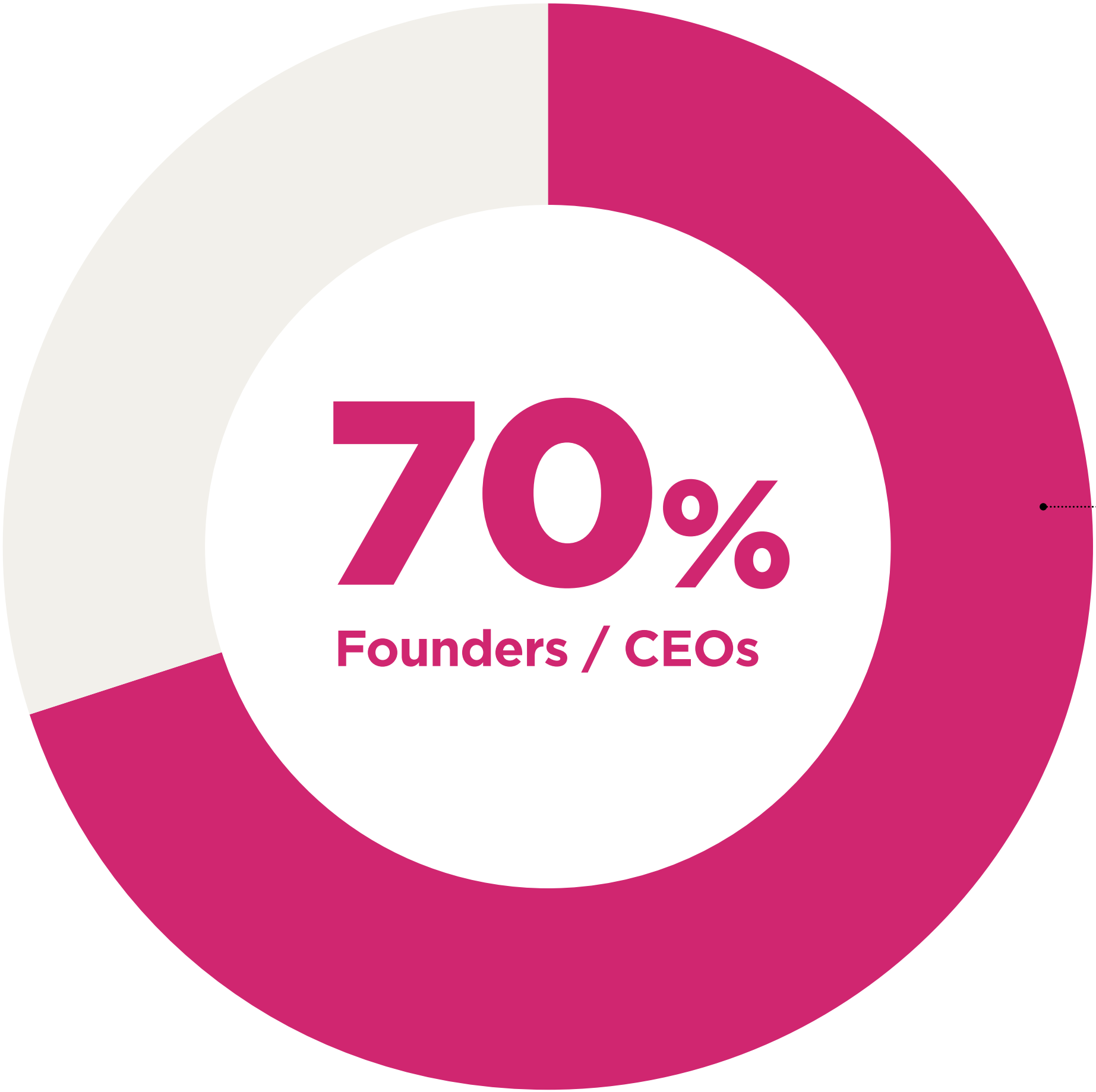
Leaders are just like everybody else. They are at the same risk of suffering from health problems, mental health problems, needing some time off as their employees are. So we shouldn’t overlook that or play it down or try to mask it.

Dr Robin Clark

Medical Director,
Bupa Global and UK Insurance

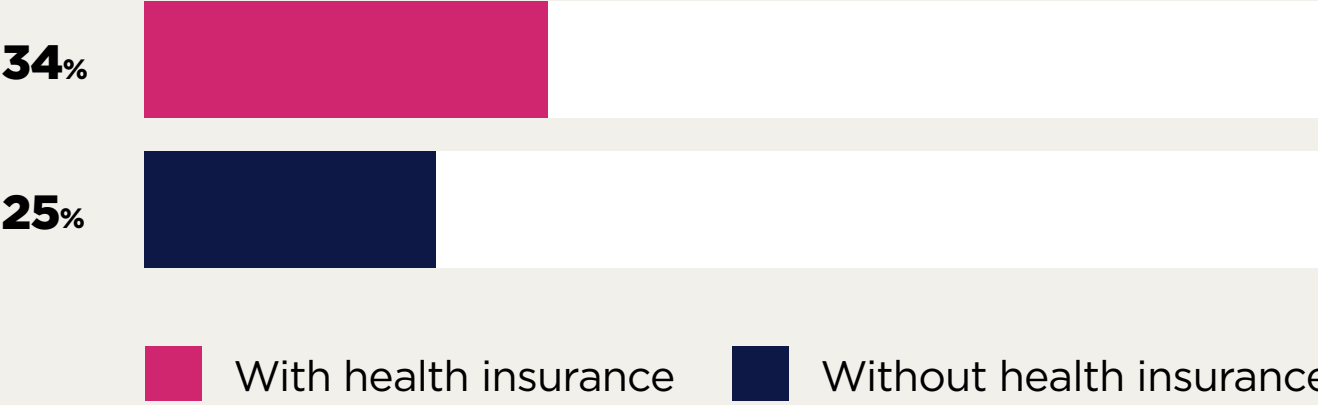
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Key stats



Executive level respondents that reported experiencing poor mental health at work within the past 12 months.

As a leader, do you feel like you get adequate support to cope with the pressure and stress of leading your business?



Only a third of small and medium business leaders we spoke to felt like they had adequate support to cope with the pressure and stress of leading their business.

Reasons for this ranged from leadership fatigue and lack of knowledge about solutions on offer, to the relentlessness of the role and presenteeism.

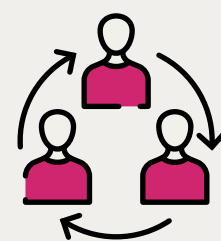
Among those that did feel they had adequate support, when asked what helped the most, they cited **open discussions with management, supportive peers, coaching and shared accountability among management/leadership.**

One respondent said: “The flexibility to work the hours that suit me and the support of my fellow senior team enables me to cope with any stresses within my role.”

What this means **for you**

When your to-do lists feel out of control, it can be easy for your own health and wellbeing to feel like a low priority, especially given the additional pressures, responsibilities and expectations you face as a leader.

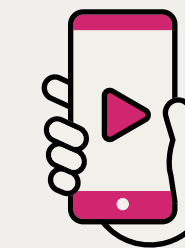
Whether you feel you lack the time or the understanding, it can be easier than you think to find the right help to keep you at your best. Help is on hand if health or wellbeing worries are adding to the challenge of leading your business.



Leaning into your network is a good place to start. In particular, talking to someone who can relate to the unique pressures of running a business can be an enormous help.



Being a leader means taking on many different roles. But you can't always do everything by yourself. **Outsourcing processes**, for example bookkeeping or HR-related tasks, can allow you to step away from everyday chores to focus on long-term thinking and growth. With tailored options available for all sizes of business, outsourcing can provide relief and renewed focus.



Meanwhile **online, short-form video resources**, like those in **Bupa's Small Business Academy**, break health and wellbeing advice into bite-sized chunks that are easy to watch on the go or in moments of downtime.



See **How Bupa can help (page 21)** to learn how we can support your team to work well at home.

04

Open or not?

In many workplaces, there still remains a stigma around openly discussing mental health issues.

Despite the majority of C-suite and senior management respondents having experienced poor mental health at work over the past year, when asked if they felt they can be open about mental health with their teams, just over half answered “Yes, to a degree”.

This indicates some reservation at leadership level. When asked to expand on their reason for this answer, a common theme was around the stigma of leaders discussing what are still perceived as vulnerabilities.

This was also evident among those who said they don't feel like they can be open, with one respondent telling us that “as a senior leader, I wouldn't want my team to know if there were any issues”.

However, while some had no need or desire to discuss mental health and work-related stress with colleagues, others talked proudly of actively fostering openness and honesty around these issues.

When asked whether they feel they can be open on mental health, some of those that answered “Yes, absolutely” explained that creating a culture of transparency allowed them and other team members to feel more comfortable and find the right support.

More than any other step in the survey, this question drew the strongest opinions on both sides.

“We have [a] very open empathetic culture which allows staff to feel comfortable to express their feelings. We often start meetings going around the room allowing all participants to rate their current mood and speak about how this could be supported.”

Executive level, IT Computer Servicing,
10-49 employees

“

I think advocacy and leading by example has got to be the way. But I can see the balance though, because the problem is obviously as a leader you want to be able to instill confidence.

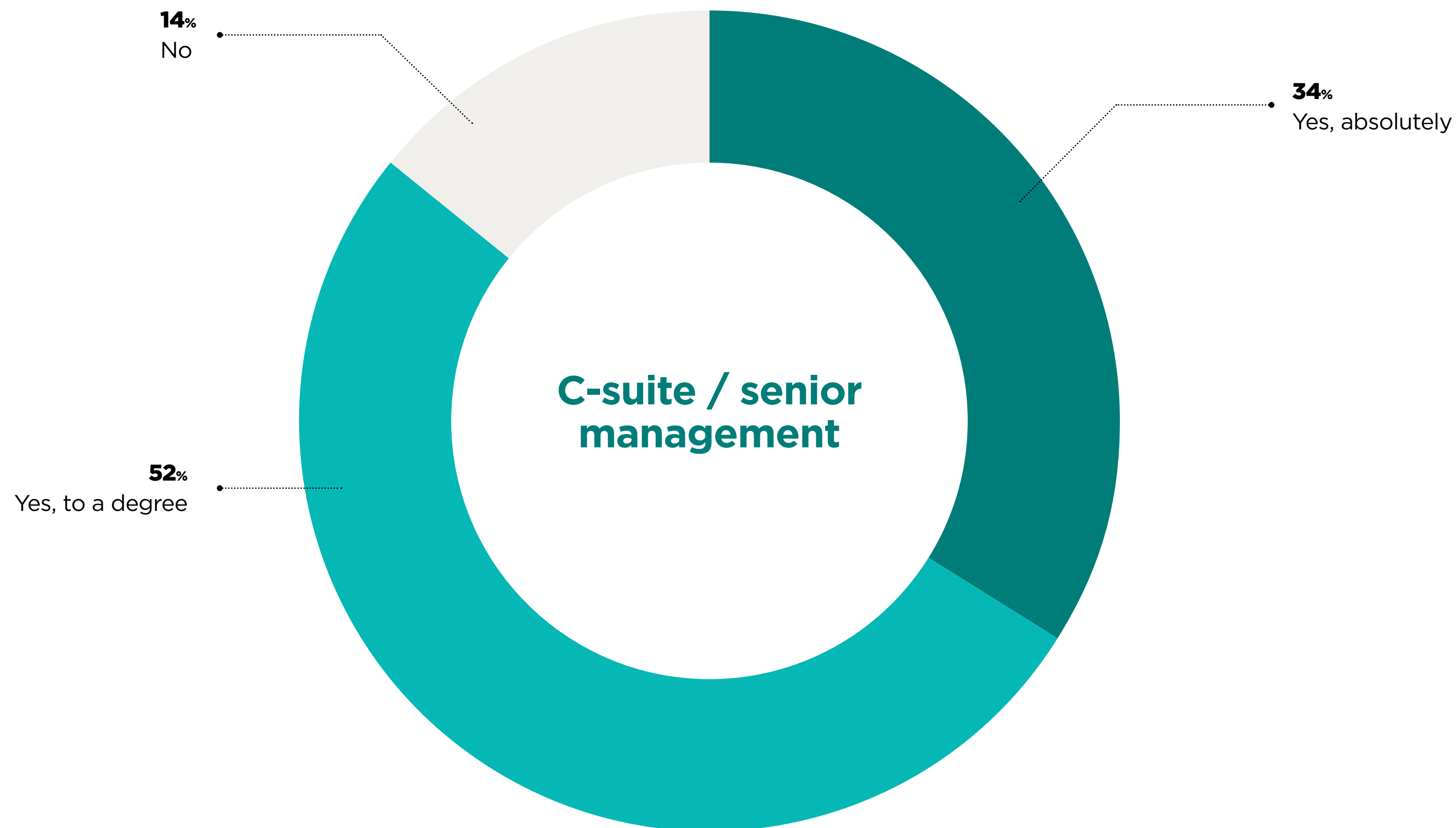
Russell Newell

Founder/CEO,
Isofi Limited

”

Key stats

Do you feel like you can be open about any mental health issues with your team?



“

To me, it's unprofessional to burden people in a professional setting with personal difficulties. It doesn't create respectful boundaries between the work environment and personal. It can create a culture where boundaries are overstepped. I prefer and will keep these difficulties personal.

”

Founder / CEO, Specialised Design Services, 1-9 employees

How important do you think mental health and wellbeing support is to job candidates in your industry when choosing where to work?

63%

of non-executives answered "important" or "very important".

52%

of executive-level respondents answered "important" or "very important".



What this means **for you**

Everyone is different. While some leaders may not want to be open with their team, or feel this kind of open culture is not right for their business, it is important to talk to someone if you're struggling with your mental health.



Resources like our [Mental Health Hub](#) can provide you with advice on specific conditions and direct you to further support when you want to speak to an expert.



Regardless of your personal willingness to be open about mental health, leaders do play an important role in supporting their staff. **Our [Manager's Guide](#) can help in spotting early warning signs of poor mental health**, allowing you to support your employees to work at their best.



See **How Bupa can help (page 21)** to learn how we can support your team to work well at home.

How Bupa can help

Better for business

No matter your team's health needs, when your people feel at their best, they're able to give their best.

And in the rapidly changing tech and digital sectors, a more resilient and healthy team is essential for unlocking growth ambitions.

You need a productive team that's ready to deliver, but providing and setting up this support can feel overwhelming given the many tasks and responsibilities faced by leaders. It doesn't have to be.

With three levels to suit your needs and budget, small business health insurance provides a way of investing in your biggest asset: your people.

Bupa is already trusted by 39,000 employers who recognise that a healthier workforce is better for business.

Available to small and medium sized businesses with between 2 and 249 employees, our small business health insurance covers your people from diagnosis to treatment, while helping them live well with preventative health support.

“

When you're competing with some quite big names in the tech arena, you really need to have benefits that stand out. We want people to have an environment where they can thrive.

”

Amy Reid

Global HR Manager,
Mintra



[Watch case study here](#)

Bupa small business health insurance

Key benefits



Extensive mental health cover

We cover more mental health conditions than any other provider*, and offer everyday wellbeing resources in the **MyBupa** app.

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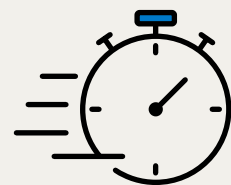
Blua, digital health by Bupa

Manage virtual appointments, arrange remote healthcare and discover on-demand fitness with our digital healthcare services.



Virtual GP appointments

Get a video or audio appointment within 24 hours. This fast and convenient option is ideal for remote and busy workers.

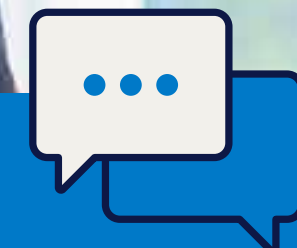


Fast-track support

We can get help to your people quickly through our Direct Access service. Available for mental health, cancer and muscle, bone and joint problems.

Investing in health is an investment in productivity and performance, and as suggested by the results of our survey, it's also an investment in talent attraction and boosting your reputation, with tech and digital workers valuing health and wellbeing support when choosing where to work.

*As of March 2025, this comparison to other products in the market is based on Bupa's and Defaqto's interpretation of the differences between the Bupa's SME Select health insurance and other health insurance products offering mental health cover. The comparison excludes any special offers or promotions which may temporarily alter the cover offered. Cover comparison information is for personal use and does not constitute any contractual representation, warranty or obligation by either Bupa or Defaqto about the completeness, accuracy, reliability, suitability or availability of the comparison. Neither party accepts any liability for errors, omissions, direct or consequential loss in relation to this comparison.



Only Bupa lets you skip the sales call.

We're the only major health insurer that lets you get a quote and buy online. So you can easily sort cover for your team from anywhere, 24/7.

[Get a quote for your business <](#)

Bupa are the only major UK health insurance provider to provide an online quote and buy option to small businesses. For verification, please email bupaverification@bupa.com



The final word

Our partnership with BIMA (“the voice of tech and creativity”) and access to their membership provided us with a unique look into what matters most to those working within tech and digital in the UK.

We saw that hybrid workers can experience work-related health challenges; talent within the industry are on the lookout for employers offering health and wellbeing support, with leaders and decision-makers also needing more support themselves.

While some senior figures aimed to lead from the top and be more open around their mental health, others

preferred to remain guarded. Whatever your stance, there’s a clear need to support tech and digital workers with the issues highlighted.

But health and wellbeing support isn’t just about tackling immediate term problems. Providing the right support to your teams can build resilience and reduce the costs of mental health strain on productivity, burnout, turnover and absenteeism.

A healthier workforce is better for employees, better for employers, and **better for business.**

Roundtable discussion

SME tech leaders joined us in London to discuss these findings further. Joined by Bupa’s Head of Digital Technology and Medical Director, the discussion saw these leaders explore the industry’s most pressing health and wellbeing issues and how best to tackle them.



[Watch here](#)

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