



PRESS RELEASE: FOR IMMEDIATE RELEASE

## Rising medical inflation underlines need for early PMI reviews, says Cartwright Employee Rewards

UK – [20 January 2026] – Cartwright Employee Rewards, the financial services consultancy specialising in risk, healthcare insurance and workplace pension schemes, today highlighted the importance of employers reviewing private medical insurance (PMI) arrangements earlier in the renewal process, as continued medical inflation drives higher premiums and more complex renewal decisions.

Medical inflation is currently at 17% and expected to stay in double digits into 2026. For many employers, this is translating into sustained increases in PMI premiums, prompting a closer look at how healthcare benefits are structured, funded and supported across the workforce.

John Mullally, Group Risk and Healthcare Consultant at Cartwright Employee Rewards, said: "Your PMI renewal is a perfect opportunity for employers to step back and properly assess their options. We are seeing the strongest outcomes where employers take a more strategic approach by looking at how preventative benefits, cash plans with excess options can work alongside PMI to manage claims more effectively and reduce long term costs. Early intervention, health screening and better plan design can make a meaningful difference, both financially and in terms of employee outcomes.

"Employers that use the renewal process to properly evaluate their approach are far better placed to protect the sustainability of their PMI schemes and continue offering valuable healthcare support. Taking the time to speak with advisers, understand the options available and avoid defaulting into automatic renewals can make a meaningful difference to both cost control and employee outcomes."

-ENDS-



## Note to Editors:

Cartwright Employee Rewards

Our experience, people and pioneering spirit is what sets us apart.

Cartwright have spent over 39 years honing their unique skill set, offering bespoke advice for HR, reward and benefits professionals on employee benefits that improve the financial wellbeing of their workforce.

Originating in the pensions market, Cartwright soon realised their wisdom in pension trusts could benefit other sectors too.

Cartwright leads with the human touch, because employee benefits starts with people. That's why they pride themselves on giving clients direct access to a real person, an expert in their field that will give relatable advice and demystify the world of financial wellbeing.

Not afraid to innovate, Cartwright are forward thinkers too. The pioneering Cartwright Bitcoin Employee Benefits service empowers employees toward a stronger financial future.

Cartwright was originally founded to help those in the pension market. However, they soon realised their wisdom in pension trusts could benefit other sectors too.

As well as employee rewards, they apply their same pioneering spirit and unique know-how to help charities, pension trusts, funeral trusts and businesses nationwide.

Find out more at:

[www.employeerewards.cartwright.co.uk](http://www.employeerewards.cartwright.co.uk)

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