

The threat of private healthcare insurance

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If the past fifteen years have taught us anything it's how easy it is for successive UK neoliberal governments to mislead and manipulate the British public by insisting that many claimants of long-term disability benefits are bogus, and that the country can't afford the rising costs of the welfare state.

Both claims are totally false of course, but history has demonstrated that if the same political lie is told often enough, for long enough, sooner or later people do believe it. ... There is now an identified and increasing [government-induced public health crisis](#), generated by successive UK neoliberal governments, who have watched as a growing population mental health crisis was generated by brutal social policy reforms; but UK government(s) fail to accept any responsibility for the human suffering created by relentless hostile political rhetoric against those in greatest need. This is Thatcher's '*dark legacy*' coming to fruition. ... It was her stated ambition to remove the welfare state, including the National Health Service (NHS), to be replaced by a healthcare insurance system similar to the model used in the US. For this to be achieved it was necessary to remove the psychological security originally provided by the welfare state, and this demolition of the UK's greatest asset by successive administrations would take a long time when adopting the '[politics of fear](#).'

There is no evidence of vast numbers of bogus disability benefit claimants, with academic papers and a published report by the Work and Pensions Committee advising that the biggest threat to the disabled community is the [hostile culture towards benefit claimants](#) created by the Department for Work and Pensions (DWP), as demonstrated by successive [DWP Secretaries of State](#).

The DWP adopted a fatally flawed disability assessment model, which was co-designed by the American healthcare insurance industry, and was guaranteed to cause preventable harm when disregarding clinical need and using unqualified basic grade administrators to decide which disability benefit claimants were 'fit for work'. There have been thousands of deaths directly linked to this flawed DWP disability assessment process when '[killed by the state](#),' with no one held to account. Successive UK neoliberal administrations adopted the 'politics of fear' when creating 'disability denial' and accused disability benefit claimants of wrong-doing to encourage the removal of the psychological security once attached to the British welfare state. This has been achieved. The chronically ill and disabled community who are unable to work now live in fear of the relentless DWP intimidation, with no one held to account for the ongoing [government-induced mental health crisis](#).

It seems that the Secretary of State for Health and Wellbeing in the Labour administration, Wes Streeting MP, has been alerted to Thatcher's '*dark legacy*' and her stated ambition to remove the NHS in favour of adopting private healthcare insurance; which he categorically

denies is his intent. It seems he needs to be much better informed as [more and more private firms](#) are now involved with the NHS with, no doubt, more to follow.

The award winning journalist and author Mary O'Hara's latest article identifies an impending crisis if the UK does eventually adopt private healthcare insurance as in the US, which is described as being '[the worst healthcare system in the world.](#)'

“As US-based healthcare providers, insurers and private equity firms [look to the UK for ever-more slices](#) of the ([sizeable](#)) NHS cake amid ongoing privatised provision of some services, and with successive governments [embracing US healthcare lobbyists](#), taking stock of what Americans actually experience with their healthcare system is increasingly of interest.

While typically politicians of all stripes in Britain have steered away from overly pursuing a system similar to the US, groups of MPs have been found to [lobby for further privatisation](#) while [Nigel Farage](#) is on the record advocating for privatising the NHS.” (Mary O'Hara)

Healthcare insurance costs are prohibitively high in the US, with the average annual premium for a single person in 2024 being \$8,951 (£6,688) and \$25,572 (£19,108) for a family, with the average US median salary for the first quarter of 2025 being \$62,088 (£46,395) and with healthcare insurance not guaranteed to cover all possible health-related costs.

Therefore, many Americans resist recommended clinical investigations when ill in fear of possible healthcare bills not covered by insurance and, with healthcare insurance often linked to employment, if someone is laid off or made redundant they lose their healthcare insurance which leaves them without protection.

Since the US healthcare system is not founded on uniform access, there are millions of people who are uninsured due to excessive costs they can't afford, with an estimated 25 million people under the age of 64 uninsured and many use the Emergency Room (Accident and Emergency) services as their 'primary' access to healthcare because, legally, they can't be turned away. This suggests suffering on a large scale.

The UK welfare state that so many right-leaning MPs are trying to discredit is a vital lifeline for support when needed, and access to the NHS was designed to be 'free at the point of need.' Regardless of increasing right-leaning politicians with some extreme views, it is essential that the UK retain the welfare state and that the NHS is always 'free at the point of need,' so that it remains safe in our hands and not removed by [the influence of the US](#) healthcare insurance industry with UK social policy reforms, which is a threat to those in greatest need both now and in the future.

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