

Reference: 02199707

Information Requests
information.requests@ofcom.org.uk

12 June 2026

Freedom of Information request: Right to know request

Thank you for your request for information concerning Ofcom's private healthcare cover. We received this request on 14 May 2026 and we have considered your request under the Freedom of Information Act 2000 (the 'FOI Act').

Your request & our response

Please provide me with the following information for the 2025-26 financial year:

The total amount spent by your organisation on funding or subsidising private healthcare/medical insurance for your staff during the 2025-26 financial year.

By way of context, Ofcom is funded by a levy on the industries we regulate - not by taxes – and is always mindful of value for money.

Turning to your specific question, while we hold this information, we believe it is exempt from disclosure under section 43 of the FOI Act. Section 43(2) provides that information is exempt if its disclosure under the FOI Act would, or would be likely to, prejudice the commercial interests of any person (including the public authority holding it).

Section 43(2) of the FOI Act is a qualified exemption, which means that we have to consider whether or not the public interest in disclosing the information you have requested outweighs the public interest in withholding the information. In this case, we consider that the public interest favours withholding the information. We consider that disclosure of this information and the contract would pose a risk of prejudice to our commercial position and that of our current provider, noting we will be procuring the next contract for private medical insurance soon.

The attached Annex to this letter sets out the exemption in full, as well as the factors Ofcom considered when deciding where the public interest lay.

A summary or copy of the private healthcare policy/policies currently available to your staff. Please include details regarding the level of cover provided and the eligibility criteria for staff to access this benefit (e.g., whether it is available to all staff, or restricted to certain pay grades or roles).

We hold a copy of the policy, however we believe it is exempt from disclosure under section 43 of the FOI Act. Please refer to the answer to question 1 for further information on this exemption.

The total number of staff members who were enrolled in or successfully claimed from this private healthcare scheme during the 2025-26 financial year.

Ofcom colleagues are offered a place on the private healthcare scheme as part of our employee benefits provision as standard. We are unable to confirm the number of successful enrolments or claims as we consider this is exempt under section 43 of the FOI Act, which we explain above.

Please see our Annual Report and Accounts for headcount data [Annual Report and Accounts 2024/2025](#). The figure will be updated in the 2025/2026 Annual report published later this year.

Yours sincerely,

Information Requests

Request an internal review

If you are unhappy with the response you have received to your request for information, or think that your request was refused without a reason valid under the law, you may ask for an internal review. If you do, it will be subject to an independent review within Ofcom. We will either uphold the original decision, or reverse or modify it.

If you would like to ask us to carry out an internal review, you should get in touch within two months of the date of this letter. There is no statutory deadline for us to complete our internal review, and the time it takes will depend on the complexity of the request. But we will try to complete the review within 20 working days (or no more than 40 working days in exceptional cases) and keep you informed of our progress. Please email the Information Requests team (information.requests@ofcom.org.uk) to request an internal review.

Taking it further

If you are unhappy with the outcome of our internal review, then you have the right to [complain to the Information Commissioner's Office](#).

Annex

Section 43(2) of the Act provides that:

Information is exempt information if its disclosure under this Act would, or would be likely to, prejudice the commercial interests of any person (including the public authority holding it).

Factors for disclosure	Factors for withholding
<ul style="list-style-type: none"> • Disclosure would enable the public to gain a better understanding of the commercial relationships between Ofcom and third parties and the nature of the services provided. • In addition, disclosure would increase public awareness of Ofcom’s spending, therefore increasing transparency and confidence. 	<ul style="list-style-type: none"> • Ofcom continues to negotiate commercial contracts like those related to this request. To release the specific information requested, such as price breakdowns, enrolments, claims and details of products and/or services would likely put Ofcom in a detrimental position for future negotiations by undermining its bargaining position. • In this regard, Ofcom is about to procure a contract for the provision of private medical insurance for Ofcom colleagues so releasing this information would put us in a detrimental position for this procurement. • Disclosure of this information would also put the current supplier in a detrimental position given the relatively small market and the significance of price as a criterion in the tender evaluation process. • In addition, the release of the detailed amount Ofcom paid would likely prejudice the commercial interests of the company as it would provide details of costs to its competitors or potential clients. • Ofcom contracts with a variety of companies in order to support its operations and has ongoing financial relationships with many of them. Companies need to be confident that information relating to their business, such as information relating to the charges for services and/or products, will not be disclosed if it would, or would be likely to, prejudice their commercial interests. Releasing companies’ commercially sensitive information might place them in a compromised position in the market.

Reasons why public interest favours withholding information

- Ofcom publishes information on its annual expenditure in its Annual reports and plans (see specifically the section on “Financial Statements”).
- Ofcom’s ability to obtain value for money in respect of the private medical insurance provided for colleagues would be undermined especially in relation to the imminent procurement if details of the services, costs, enrolments and claims were disclosed. Ofcom also enjoys a positive relationship with those organisations it contracts with. The release of information which would, or would be likely to, prejudice commercial interests into the public domain would impair both Ofcom’s relationship with providers of services, and adversely affect its commercial relationships with them.
- We consider that the potential prejudice to commercial interests outweighs the public interest in disclosure of the contract including the spend information, given that Ofcom publishes an annual statement and the information requested arguably only provides a limited contribution to enabling the public to better understand how Ofcom performs its functions.