

# Private health insurers

All private health insurers included on this BAcC ‘open’ list offer some form of cover for acupuncture treatment.

Every company and policy is different and we do our best to keep the information current and relevant to BAcC members.

Please let us know of any updates or queries.

Company details	Policy details	Conditions covered/criteria
<b>Aviva Healthcare</b> 0800 051 1524 <a href="http://www.aviva.co.uk">www.aviva.co.uk</a>	Some policies	<ul style="list-style-type: none"> <li>• GP referral or specialist referred only</li> <li>• each acupuncturist has to register individually</li> <li>• deal with queries on case-by-case basis</li> <li>• practitioner has to register, form available on website: <a href="http://www.aviva.co.uk/health-insurance/practitioner-zone.html">www.aviva.co.uk/health-insurance/practitioner-zone.html</a></li> </ul>
<b>AXA PPP</b> 0800 783 1279 Skype 0800 783 1279 – FREE 01892 503001 Skype 01892 503001 – specialist recognition <a href="http://www.axapphealthcare.co.uk">www.axapphealthcare.co.uk</a>	Cash Plan only	<ul style="list-style-type: none"> <li>• Patient pays BAcC practitioner and gets re-imburement from AXA/PPP £60 per session fee</li> </ul>
<b>Benenden Healthcare Society</b> 0800 414 8011 <a href="http://www.benenden.org.uk">www.benenden.org.uk</a>	Health cash plan only	<ul style="list-style-type: none"> <li>• self-referral ok</li> <li>• each claim analysed on an individual basis and if practitioner holds a relevant qualification, they would pay the claim and on a case-by-case basis</li> </ul>
<b>Birmingham Hospital Saturday Fund</b> 0800 622552 <a href="http://www.bhsf.co.uk">www.bhsf.co.uk</a>	Three quarters of all policies	<ul style="list-style-type: none"> <li>• self-referral</li> <li>• BMAS and BAcC members only</li> </ul>
<b>Bupa</b> 0800 600500 – provider management <a href="http://www.bupa.co.uk">www.bupa.co.uk</a>	Discretionary benefit on some policies under review: policy specific	<ul style="list-style-type: none"> <li>• no cover for pre-existing conditions</li> <li>• no cover for long-term and/or chronic conditions – acute flare-ups only on case-by-case basis – exclusion on temporary relief of symptoms</li> <li>• must be a registered medical practitioner; hold BMAS certificate of accreditation; have been in continuous substantial practice; up to date with CPD; complete application form</li> <li>• Bupa provides recognition for providers who are fully insured members (qualified medical acupuncturists) on their insurance policies. However, there are cash plans which may cover for acupuncture by providers who do not have full recognition by Bupa, eg health additions cash plan accepts BAcC members</li> </ul>
<b>CS Healthcare</b> 0800 917 4325 <a href="http://www.cshealthcare.co.uk">www.cshealthcare.co.uk</a>	Some policies, depending on module chosen (therapy and care)	<ul style="list-style-type: none"> <li>• GP referral or specialist referred only</li> <li>• BAcC and AACP members</li> </ul>
<b>Engage Mutual Assurance</b> (also formally PHSA) 0800 169 4321 <a href="http://www.engagemutual.com">www.engagemutual.com</a>	Health cash plan	<ul style="list-style-type: none"> <li>• GP referral only</li> <li>• each claim analysed on an individual basis and if practitioner holds a relevant qualification, they would pay the claim on a case-by-case basis</li> </ul>
<b>Exeter Family Friendly</b> 0300 123 3200 <a href="http://www.secure.exeterfamily.co.uk">www.secure.exeterfamily.co.uk</a>	Four out of five policies	<ul style="list-style-type: none"> <li>• GP referral or specialist referred only – no self-referral</li> <li>• practitioner has to register – form available on website – and they check qualifications</li> <li>• no list of providers available</li> </ul>
<b>General &amp; Medical Healthcare</b> 0800 970 9442 <a href="http://www.generalandmedical.com">www.generalandmedical.com</a>	All policies but limited benefit	<ul style="list-style-type: none"> <li>• GP referral or specialist referred only</li> <li>• must be accredited by a governing body but no list of providers available</li> </ul>
<b>Healthshield</b> 01270 588555 <a href="http://www.healthshield.co.uk">www.healthshield.co.uk</a>	All policies	<ul style="list-style-type: none"> <li>• self- or GP referral</li> <li>• BAcC, BMAS, and ATCM members</li> </ul>
<b>HSF</b> 020 7202 1381 <a href="http://www.hsf.co.uk">www.hsf.co.uk</a>	All policies	<ul style="list-style-type: none"> <li>• no referral required</li> <li>• BAcC member or TCM practitioner</li> <li>• no requirement to belong to any particular association but practitioner must send copy of qualification with receipt</li> </ul>
<b>Medicash</b> 0800 011 2222 <a href="http://www.medicash.org">www.medicash.org</a>	All policies	<ul style="list-style-type: none"> <li>• self-referral ok</li> <li>• practitioner must be registered with professional body such as BAcC, AACP, and BMAS, ie qualified and insured</li> </ul>

Company details	Policy details	Conditions covered/criteria
<b>National Friendly</b> 0800 195 9246 www.nationalfriendly.co.uk	All policies	<ul style="list-style-type: none"> <li>• GP referral or specialist referred only</li> <li>• BAaC members accepted</li> <li>• no list of providers available</li> </ul>
<b>Pru Health</b> (now Vitality Health) 0800 092 9400 www.pruhealth.co.uk	Some policies	<ul style="list-style-type: none"> <li>• GP referral or specialist referred only</li> <li>• BAaC, AACP, and BMAS members</li> </ul>
<b>Sovereign Health</b> 01274 841130 www.sovereignhealthcare.co.uk	Healthcare cash plan	<ul style="list-style-type: none"> <li>• BAaC, BMAS, and ATCM members</li> </ul>
<b>Simply Health</b> (includes BCWA, Leeds Hospital Fund and Medisure) 0800 294 7302/0800 854929 providerservices@simplyhealth.co.uk www.simplyhealth.co.uk	Depends on the policy	<ul style="list-style-type: none"> <li>• GP referral only</li> <li>• AACP, BAaC, ATCM, and BMAS members only</li> </ul>
<b>Westfield</b> 0845 605 6531 www.westfieldhealth.com	Most policies	<ul style="list-style-type: none"> <li>• GP referral only</li> <li>• BAaC or BMAS members only</li> </ul>
<b>WHA</b> 0292 048 5461 www.whahealthcare.co.uk	All policies	<ul style="list-style-type: none"> <li>• self-referral but for medical conditions only</li> <li>• no cover for pre-existing conditions (except see final bullet)</li> <li>• practitioners must have proper qualification and insurance</li> <li>• NHS top-up scheme will pay up to £200 of treatment by BAaC members without need for GP referral or stating what condition treatment is for (so allows pre-existing conditions)</li> </ul>
<b>WHCA</b> 01905 729090 www.whcaorchard.com	All policies – Orchard Healthcare Plan	<ul style="list-style-type: none"> <li>• self-referral</li> <li>• treatment administered by 'a qualified person registered with an organisation recognised by WHCA'</li> </ul>
<b>WPA</b> 0800 298 9588 www.wpa.org.uk	Acupuncture allowed on most policies (therapy benefit optional)	<ul style="list-style-type: none"> <li>• GP referrals only</li> <li>• no cover for pre-existing conditions</li> <li>• BAaC and BMAS members only</li> </ul>

## Insurance companies: policies underwritten by other companies

Company details	Policy details	Conditions covered/criteria
<b>Health-on-Line</b> 01202 544445 www.health-on-line.co.uk	Some policies, up to £1,000 per year – only if option 3 therapies had been chosen AXA PPP	<ul style="list-style-type: none"> <li>• GP referral or specialist referred only</li> <li>• must be performed in one of their listed hospitals – AXA PPP approved</li> </ul>
<b>Insurety</b> 0800 028 0849 www.april-uk.com	All policies Aviva	<ul style="list-style-type: none"> <li>• GP referral or specialist referred only</li> <li>• AACP or BMAS members</li> </ul>
<b>Saga</b> 0800 015 0226 www.saga.co.uk	Some policies AXA PPP Cash policy run by Birmingham Hospital Saturday Fund	<ul style="list-style-type: none"> <li>• GP referral or specialist referred only</li> <li>• BMAS only – same as AXA</li> <li>• BMAS or BAaC members</li> </ul>
<b>Secure Health</b> 01277 626444 www.securehealth.co.uk	Depends on the policy and modules chosen by the policy holder (therapy module)	<ul style="list-style-type: none"> <li>• GP referral or specialist referred only</li> <li>• only deal with policy administration – contact the underwriter for details</li> </ul>

