

# Private health insurers

The BAAC keeps an 'open' list of private health insurers which is frequently reviewed and updated, based on reports from patients and members and also on our comprehensive phone round of all of the known providers. Below we have shown the current position. The list is growing, with the significant addition of WPA - the result of a single-handed campaign by a single-minded patient! The two market leaders, BUPA and AXA/PPP, still offer very limited cover, and we continue to make our case to them to extend what they offer to patients.

Company	website	Contact number	Cover for acupuncture treatment?	policies	Conditions/criteria
<b>Aviva Healthcare</b>	www.aviva.co.uk	0800 0511524	Yes	Some policies	GP referral or specialist referred only.  <b>Each acupuncturist has to register individually, forms available on website. Deal with queries on a case-by-case basis <a href="http://www.aviva.co.uk/health/practitionerzone.html">http://www.aviva.co.uk/health/practitionerzone.html</a> - application registration form in pdf available.</b>
<b>AXA PPP</b>	www.axapphealthcare.co.uk	08007831279 01892772216 – specialist recognition	Yes	All policies (under complementary medicine)	GP referral or specialist referred only.  <b>BMAS only.</b>
<b>Benenden Healthcare Society</b>	www.benenden.org.uk	08450525733	Yes	Health Cash plan only	Self referral ok.  <b>Each claim is analysed on an individual basis and if the practitioner holds a relevant qualification, they would pay the claim (this would be done on a case by case basis).</b>
<b>Birmingham Hospital Saturday Fund</b>	www.bhsf.co.uk	0800622552	Yes	¾ of all policies	Self referral.  <b>BMAS and BAoC members only.</b>
<b>Bupa</b>	www.bupa.co.uk	0800600500/08456005422-provider management	Yes	On some policies Discretionary benefit – policy specific	If the condition developed after the person took the policy up, then they would cover for acupuncture treatment. But not for long term and/or chronic conditions, in this case, for acute flare ups only.  <b>Their criteria: registered medical practitioner, hold a certificate of accreditation of the BMAS, have been in continuous substantial practice, up to date with CPD and complete application form.</b>

					Bupa provides recognition for providers who are fully insured members (qualified medical Acupuncturists) on their insurance policies. <b>However, there are cash plans which may cover for acupuncture and, as long as the treatment is available, the provider doesn't necessarily have to have full recognition by BUPA. ( Health additions cash plan is an example of a cash plan that accepts members of the BAcC)</b>
<b>CS Healthcare</b>	www.cshealthcare.co.uk	08009174325	Yes	Some policies, depending on module chosen (therapy and care)	GP referral or specialist referred only. <b>Members of BAcC or AACP.</b>
<b>Engage Mutual Assurance</b>	www.engagemutual.com	08001694321	Yes	Health Cash Plan	GP referral only. <b>Each claim is analysed on an individual basis and if the practitioner holds a relevant qualification, they would pay the claim (this would be done on a case by case basis).</b>
<b>Exeter Family Friendly</b>	www.secure.exeterfamily.co.uk	03001233200	Yes	4 out of 5 policies	GP referral or specialist referred only – no self-referral. <b>They require that the practitioner registers with them, form available on website. They will then check their qualifications. No list of providers available.</b>
<b>General &amp; Medical Healthcare</b>	www.generalandmedical.com	08009709442	Yes	All policies, but limited benefit	GP referral or specialist referred only. <b>Accredited by a governing body, but they don't have a list of providers.</b>

<b>Groupama Healthcare</b>	www.groupamahealthcare.co.uk	03336339001	Yes	All policies	GP referral only.  <b>Has to be a member of the BAaC.</b>
<b>Healthshield</b>	www.healthshield.co.uk	01270588555	Yes	All	Self or GP referral.  <b>BAaC, BMAs or ATCM.</b>
<b>HSF</b>	www.hsf.co.uk	02072021380	Yes	All	Don't require referral.  <b>Member of BAaC or 'TCM' .They don't require the practitioner to belong to any particular association, as long as they send their qualifications with the receipt.</b>
<b>Medicash</b>	www.medicash.org	08000112222	Yes	All	Self referral ok.  <b>Practitioner to be registered with a body such as BAaC, AACP and BMAS. As long as qualified and insured.</b>
<b>National Friendly</b>	www.nationalfriendly.co.uk	08001959246	Yes	All policies	GP referral or specialist referred only.  <b>Don't have list of treatment providers for acupuncture but accept members of BAaC</b>
<b>PHSA</b>	www.phsa.org.uk	01234267371	Yes	only Healthcare cash policy	GP referral or specialist referred only.  <b>It has to be a member of BMAS or BAaC.</b>
<b>Pru Health</b>	www.pruhealth.co.uk	08456023461	Yes	Some policies	GP referral or specialist referred only.  <b>Registered with BAaC, AACP or BMAs.</b>
<b>Sovereign Health</b>	www.sovereignhealthcare.co.uk	01274 841130	Yes	Healthcare cash plan	<b>Registered with BAaC, BMAS, the modern Acupuncture Association, ATCM, Acupuncture UK</b>
<b>Simply Health ( includes BCWA, Leeds Hospital Fund and</b>	www.simplyhealth.co.uk	0800 294 7302 0800854929 providerservices@simplyhealth.co.uk	Yes, depends on the policy	Depends on the policy ( too many)  Cash plan	On GP referral only. <b>AACP, BAaC, ATCM and BMAS only.</b>  <b>No referral needed for cash plan</b>

<b>Medisure)</b>					
<b>Westfield</b>	www.westfieldhealth.com	08456056531	Yes	Most policies	GP referral only.  <b>Has to belong to BAcC or BMAs.</b>
<b>WHA</b>	www.whahealthcare.co.uk	02920485461	Yes	All policies	Self referral but for medical conditions only. Don't cover for existing medical conditions upon enrolment.  <b>Practitioners need to have proper qualification and hold insurance indemnity cover.</b>  NHS top-up scheme will pay for up to £200 of treatment by a BAcC practitioner without need for (a) GP referral or (b) stating what condition the patient requires treatment for (hence allowing pre-existing conditions to be treated)
<b>WHCA</b>	http://www.whcaorchard.com/	01905 729 090	Yes	All policies – Orchard health care plan	Self referral Treatment administered by “a qualified person registered with an organisation recognised by WHCA”
<b>WPA</b>	www.wpa.org.uk	08002989588	Yes	accepts acupuncture on most policies (therapy benefit optional)	GP referrals only, it doesn't cover pre existing conditions.  <b>BAcC and BMAs members only.</b>

### INSURANCE COMPANIES - POLICIES UNDERWRITTEN BY OTHER COMPANIES

<b>Health-on-Line</b>	www.health-on-line.co.uk	01202544445	Yes	Some policies, up to £1000 per year ( only if option 3 – therapies) had been chosen  AXA PPP	GP referral or specialist referred only.  <b>As long as it is performed in a hospital covered in their list. It has to be approved by AXA PPP.</b>
<b>Insurety</b>	www.april-uk.com	08000280849	Yes	All policies  Policies underwritten by Aviva	GP referral or specialist referred only.  <b>Member of AACP or BMAs.</b>
<b>Saga</b>	www.saga.co.uk	08000150226	Yes	Some policies  AXA PPP  Cash policy run by Birmingham Hospital Saturday Fund	GP referral or specialist referred only.  <b>Same as AXA – BMAS only.</b>  <b>BMAS or BAcC.</b>
<b>Secure Health</b>	www.securehealth.co.uk	01277626444	Yes	Depends on the policy and modules chosen by the policy holder (therapy module)  AXA PPP  Aviva	GP referral or specialist referred only.  <b>They only deal with the administration of the policies, need to contact the underwriter.</b>