

Private health insurers

The BAcC 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 |
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| Aviva Healthcare | www.aviva.co.uk | 0800 051 1524 | Yes | Some policies | <ul style="list-style-type: none"> • GP referral or specialist referred only • each acupuncturist has to register individually • deal with queries on case-by-case basis • application form for registration available as pdf from http://www.aviva.co.uk/health/practitioner-zone.html - |
| AXA PPP | www.axapphealthcare.co.uk | 0800 783 1279 01892 772216 – specialist recognition | Yes | All policies (under complementary medicine) | <ul style="list-style-type: none"> • GP referral or specialist referred only • BMAS only |
| Benenden Healthcare Society | www.benenden.org.uk | 0845 052 5733 | Yes | Health cash plan only | <ul style="list-style-type: none"> • self-referral ok • 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 |
| Birmingham Hospital Saturday Fund | www.bhsf.co.uk | 0800 622552 | Yes | ¾ of all policies | <ul style="list-style-type: none"> • self-referral • BMAS and BAAC members only |
| Bupa | www.bupa.co.uk | 0800 600500/0845 6005422 - provider management | Yes | Discretionary benefit on some policies: policy specific | <ul style="list-style-type: none"> • no cover for pre-existing conditions • no cover for long-term and/or chronic conditions - acute flare-ups only • 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 • 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 addictions cash plan |

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| | | | | | accepts BAaC members |
| Cigna | www.cigna.co.uk | 01475492222 | Yes | Some policies, on a case-by-case basis | <ul style="list-style-type: none"> • specialist referral only • BAaC • practitioner has to register, form available on website (www.cigna.co.uk/healthcareproviders) • prior approval should be sought for any treatment • level of cover will depend on policy |
| CS Healthcare | www.cshealthcare.co.uk | 08009174325 | Yes | Some policies, depending on module chosen (therapy and care) | <ul style="list-style-type: none"> • GP referral or specialist referred only • BAaC or AACP members |
| Engage Mutual Assurance | www.engagemutual.com | 0800 1694321 | Yes | Health cash plan | <ul style="list-style-type: none"> • GP referral only • 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 |
| Exeter Family Friendly | www.secure.exeterfamily.co.uk | 0300 123 3200 | Yes | Four out of five policies | <ul style="list-style-type: none"> • GP referral or specialist referred only – no self-referral • practitioner has to register - form available on website – and they check qualifications • no list of providers available |
| General & Medical Healthcare | www.generalandmedical.com | 0800 970 9442 | Yes | All policies, but limited benefit | <ul style="list-style-type: none"> • GP referral or specialist referred only • must be accredited by a governing body but no list of providers available |
| Groupama Healthcare | www.groupamahealthcare.co.uk | 0333 633 9001 | Yes | All policies | <ul style="list-style-type: none"> • GP referral only • must be BAaC member |
| Healthshield | www.healthshield.co.uk | 01270 588555 | Yes | All | <ul style="list-style-type: none"> • self- or GP referral • BAaC, BMAS or ATCM |
| HSF | www.hsf.co.uk | 02072 021380 | Yes | All | <ul style="list-style-type: none"> • no referral required • BAaC member or TCM practitioner • no requirement to belong to any particular association but practitioner must send copy of qualification with receipt |

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| Medicash | www.medicash.org | 08000112222 | Yes | All | <ul style="list-style-type: none"> self-referral ok practitioner must be registered with professional body such as BAcC, AACP and BMAS, ie qualified and insured |
| National Friendly | www.nationalfriendly.co.uk | 0800 195 9246 | Yes | All policies | <ul style="list-style-type: none"> GP referral or specialist referred only BAcC members accepted no list of providers available |
| PHSA | www.phsa.org.uk | 01234 267371 | Yes | Healthcare cash policy only | <ul style="list-style-type: none"> GP referral or specialist referred only BMAS or BAcC members only |
| Pru Health | www.pruhealth.co.uk | 0845 602 3461 | Yes | Some policies | <ul style="list-style-type: none"> GP referral or specialist referred only BAcC, AACP or BMAS members |
| Sovereign Health Care | www.sovereignhealthcare.co.uk | 08006785605 | Yes | Health cash plans | <ul style="list-style-type: none"> Self referral ok Will pay for half of the treatment, the total amount paid depending on the level of cover |
| Simply Health (includes BCWA, Leeds Hospital Fund and Medisure) | www.simplyhealth.co.uk | 0800 294 7302 0800 854929 providerservices@simplyhealth.co.uk | Yes, but depends on policy | Depends on policy - too many to list | <ul style="list-style-type: none"> GP referral only AACP, BAcC, ATCM and BMAS only |
| Universal Provident | www.universalprovident.co.uk | 08448730902 | Yes | Depends on the policy chosen | <ul style="list-style-type: none"> GP referral only (but check with claims department first) 'Fully medical underwritten' option, so previous conditions could be covered BAcC and BMAS Most policies provide a limited benefit (usually up to a maximum of £500 per year) for acupuncture, which is intended to cure an acute condition |
| Westfield | www.westfieldhealth.com | 0845 605 6531 | Yes | Most policies | <ul style="list-style-type: none"> GP referral only BAcC or BMAS members only |
| WHA | www.whahealthcare.co.uk | 0292 048 5461 | Yes | All policies | <ul style="list-style-type: none"> self-referral but for medical conditions only no cover for pre-existing conditions Practitioners must have proper qualification |

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| | | | | | and insurance |
| WPA | www.wpa.org.uk | 0800 298 9588 | Yes | Acupuncture allowed on most policies (therapy benefit optional) | <ul style="list-style-type: none"> • GP referrals only • no cover for pre-existing conditions • BAfC and BMAS members only |

Insurance companies: policies underwritten by other companies

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| Health-on-Line | www.health-on-line.co.uk | 01202 544445 | Yes | Some policies, up to £1000 per year - only if option 3 – therapies had been chosen AXA PPP | <ul style="list-style-type: none"> • GP referral or specialist referred only • must be performed in one of their listed hospitals – AXA PPP approved |
| Insurety | www.april-uk.com | 0800 028 0849 | Yes | All policies Policies underwritten by Aviva | <ul style="list-style-type: none"> • GP referral or specialist referred only • AACP or BMAS members |

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| Saga | www.saga.co.uk | 0800 015 0226 | Yes | <p>Some policies</p> <p>AXA PPP</p> <p>Cash policy run by Birmingham Hospital Saturday Fund</p> | <ul style="list-style-type: none"> • GP referral or specialist referred only • BMAS only – same as AXA • BMAS or BAAC |
| Secure Health | www.securehealth.co.uk | 01277 626444 | Yes | <p>Depends on the policy and modules chosen by the policy holder (therapy module)</p> <p>AXA PPP</p> <p>Aviva</p> | <ul style="list-style-type: none"> • GP referral or specialist referred only • only deal with policy administration - contact the underwriter for details |