

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
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 accepts BAcC members
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 • BAcC 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 BAcC member
Healthshield	www.healthshield.co.uk	01270 588555	Yes	All	<ul style="list-style-type: none"> • self- or GP referral • BAcC, BMAS or ATCM
HSF	www.hsf.co.uk	02072 021380	Yes	All	<ul style="list-style-type: none"> • no referral required • BAcC member or TCM practitioner • no requirement to belong to any particular association but practitioner must send copy of qualification with receipt
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	<ul style="list-style-type: none"> • GP referral or specialist referred only

				policy only	<ul style="list-style-type: none"> • BMAS or BAAC 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 • BAAC, AACP or BMAS members
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, BAAC, ATCM and BMAS only
Westfield	www.westfieldhealth.com	0845 605 6531	Yes	Most policies	<ul style="list-style-type: none"> • GP referral only • BAAC or BMAS members only
WHA	www.wahealthcare.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 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 • BAAC and BMAS members only

Insurance companies: policies underwritten by other companies

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