

PRIVATE HEALTH INSURANCE COMPANIES 2010

As demand for complementary medicine increases and its beneficial effects become more widely recognised, more and more private health insurance companies (PHIs) are offering cover for acupuncture.

Each PHI sets its own criteria for payment of claims for acupuncture treatment and many approve treatment by British Acupuncture Council (BAcC) members. Policy details vary and although some PHIs require a signed referral to the acupuncturist from either a GP or a consultant, there are many policies that do not require referrals.

A few PHIs still set recognition criteria for acupuncture that exclude members of the BAcC. Amongst other things, they state that fees can only be claimed for acupuncture that is carried out by a medically qualified doctor. However, it does not follow that a doctor using Western medical acupuncture will have the same breadth and depth of knowledge as a BAcC member who is fully trained in traditional acupuncture. We continue to negotiate with these particular PHIs.

Below are two lists of PHIs; those who do and those who do not approve BAcC members. It is not an exhaustive list, so please contact us if you have any relevant information regarding PHIs (contact details above).

All information is correct at time of printing and may be subject to change without notice. Listing of PHIs does not imply recommendation by the BAcC. Please check policy details carefully when choosing a PHI.

APPROVE BAcC Members	DO NOT APPROVE BAcC Members
ACTPlan	Aviva Health UK Limited
■ Buck & Willis Health Care Ltd.	BUPA
Bupa Cashplan (not BUPA)	Exeter Friendly Society
Clinicare	Guardian Healthcare
◆ ■ CS Healthcare	Legal & General Assurance Society Ltd
Forester Health	Manchester Unity Healthcare
Healthshield	AXA PPP Healthcare
Hospital Saturday Fund	WHA
HSA	BCWA
HSF	
Leeds Hospital Fund	
◆ Legal & General Healthcare	
■ Medisure	
Medicash	
Pinnacle PLC	
◆ ■ Royal & Sun Alliance Healthcare and	
Assistance	
◆ Standard Life Health Care	
■ Sun Alliance Health Insurance	
Westfield	
◆ WPA	

KEY: ◆ = GP referral ■ = Consultant referral Blank = no referral necessary