

Company	Website	Contact number	Cover for acupuncture treatment?	Policies	Conditions/criteria
<b>Aviva Healthcare</b>	www.aviva.co.uk	0800 051 1524	Yes	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>• application form for registration available as pdf from <a href="http://www.aviva.co.uk/health/practitioner-zone.html">http://www.aviva.co.uk/health/practitioner-zone.html</a> -</li> </ul>
<b>AXA PPP</b>	www.axapphealthcare.co.uk	0800 783 1279 01892 772216 – specialist recognition	Yes	All policies (under complementary medicine)	<ul style="list-style-type: none"> <li>• GP referral or specialist referred only</li> <li>• <b>BMAS only</b></li> </ul>
<b>Benenden Healthcare Society</b>	www.benenden.org.uk	0845 052 5733	Yes	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>	www.bhsf.co.uk	0800 622552	Yes	¾ of all policies	<ul style="list-style-type: none"> <li>• self-referral</li> <li>• BMAS and BAAC members only</li> </ul>
<b>Bupa</b>	www.bupa.co.uk	0800 600500/0845 600 5422 - provider management	Yes	Discretionary benefit on some policies: 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</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 addictions cash plan</li> </ul>

					accepts BAaC members
<b>Cigna</b>	www.cigna.co.uk	01475492222	Yes	Some policies, on a case-by-case basis	<ul style="list-style-type: none"> <li>• specialist referral only</li> <li>• BAaC</li> <li>• practitioner has to register, form available on website (<a href="http://www.cigna.co.uk/healthcareproviders">www.cigna.co.uk/healthcareproviders</a>)</li> <li>• prior approval should be sought for any treatment</li> <li>• level of cover will depend on policy</li> </ul>
<b>CS Healthcare</b>	www.cshealthcare.co.uk	08009174325	Yes	Some policies, depending on module chosen (therapy and care)	<ul style="list-style-type: none"> <li>• GP referral or specialist referred only</li> <li>• BAaC or AACP members</li> </ul>
<b>Engage Mutual Assurance</b>	www.engagemutual.com	0800 1694321	Yes	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>	www.secure.exeterfamily.co.uk	0300 123 3200	Yes	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>	www.generalandmedical.com	0800 970 9442	Yes	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>Groupama Healthcare</b>	www.groupamahealthcare.co.uk	0333 633 9001	Yes	All policies	<ul style="list-style-type: none"> <li>• GP referral only</li> <li>• must be BAaC member</li> </ul>
<b>Healthshield</b>	www.healthshield.co.uk	01270 588555	Yes	All	<ul style="list-style-type: none"> <li>• self- or GP referral</li> <li>• BAaC, BMAS or ATCM</li> </ul>
<b>HSF</b>	www.hsf.co.uk	02072 021380	Yes	All	<ul style="list-style-type: none"> <li>• no referral required</li> <li>• BAaC 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>	www.medicash.org	0800 011 2222	Yes	All	<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>
<b>National Friendly</b>	www.nationalfriendly.co.uk	0800 195 9246	Yes	All policies	<ul style="list-style-type: none"> <li>GP referral or specialist referred only</li> <li>BAcC members accepted</li> <li>no list of providers available</li> </ul>
<b>PHSA</b>	www.phsa.org.uk	01234 267371	Yes	Healthcare cash policy only	<ul style="list-style-type: none"> <li>GP referral or specialist referred only</li> <li>BMAS or BAcC members only</li> </ul>
<b>Pru Health</b>	www.pruhealth.co.uk	0845 602 3461	Yes	Some policies	<ul style="list-style-type: none"> <li>GP referral or specialist referred only</li> <li>BAcC, AACP or BMAS members</li> </ul>
<b>Sovereign Health Care</b>	www.sovereignhealthcare.co.uk	0800 678 5605	Yes	Health cash plans	<ul style="list-style-type: none"> <li>Self referral ok</li> <li>Will pay for half of the treatment, the total amount paid depending on the level of cover</li> </ul>
<b>Simply Health (includes BCWA, Leeds Hospital Fund and Medisure)</b>	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"> <li>GP referral only</li> <li>AACP, BAcC, ATCM and BMAS only</li> </ul>
<b>Universal Provident</b>	www.universalprovident.co.uk	0844 873 0902	Yes	Depends on the policy chosen	<ul style="list-style-type: none"> <li>GP referral only ( but check with claims department first)</li> <li>'Fully medical underwritten' option, so previous conditions could be covered</li> <li>BAcC and BMAS</li> <li>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</li> </ul>
<b>Westfield</b>	www.westfieldhealth.com	0845 605 6531	Yes	Most policies	<ul style="list-style-type: none"> <li>GP referral only</li> <li>BAcC or BMAS members only</li> </ul>
<b>WHA</b>	www.whahealthcare.co.uk	029 2048 5461	Yes	All policies	<ul style="list-style-type: none"> <li>self-referral but for medical conditions only</li> <li>no cover for pre-existing conditions</li> <li>Practitioners must have proper qualification</li> </ul>

					and insurance
<b>WPA</b>	<a href="http://www.wpa.org.uk">www.wpa.org.uk</a>	0800 298 9588	Yes	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>• BAoC and BMAS members only</li> </ul>

Insurance companies: policies underwritten by other companies

<b>Health-on-Line</b>	<a href="http://www.health-on-line.co.uk">www.health-on-line.co.uk</a>	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"> <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>	<a href="http://www.april-uk.com">www.april-uk.com</a>	0800 028 0849	Yes	All policies  Policies underwritten by 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>	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"> <li>• GP referral or specialist referred only</li> <li>• BMAS only – same as AXA</li> <li>• BMAS or BAAC</li> </ul>
<b>Secure Health</b>	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"> <li>• GP referral or specialist referred only</li> <li>• only deal with policy administration - contact the underwriter for details</li> </ul>