

Company	website	Contact number	Cover for acupuncture treatment?	policies	Conditions/criteria
WPA	www.wpa.org.uk	08002989588	Yes	accepts acupuncture on most policies (therapy benefit optional)	GP referrals only, it doesn't cover pre existing conditions. BACc and BMAs members only.
Benenden Healthcare Society	www.benenden.org.uk	08450525733	Yes	Health Cash plan only	Self referral ok. 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).
National Friendly	www.nationalfriendly.co.uk	08001959246	Yes	All policies	GP referral or specialist referred only. Don't have list of treatment providers for acupuncture but accept members of BACc.
Simply Health (includes BCWA , Leeds Hospital Fund and Medisure)	www.simplyhealth.co.uk	0800 294 7302 0800854929 providerservices@simplyhealth.co.uk	Yes, depends on the policy	Depends on the policy (too many)	On GP referral only. AACP, BACc, ATCM and BMAS only.
PHSA	www.phsa.org.uk	01234267371	Yes	only Healthcare cash policy	GP referral or specialist referred only. It has to be a member of BMAS or BACc.
Aviva	www.aviva.co.uk	0800 0511524	Yes	Some policies	GP referral or specialist referred only.

Healthcare					Each acupuncturist has to register individually, forms available on website. Deal with queries on a case-by-case basis. http://www.aviva.co.uk/health/practitioner-zone.html - application registration form in pdf available.
AXA PPP	www.axapphealthcare.co.uk	08007831279 01892772216 – specialist recognition	Yes	All policies (under complementary medicine)	GP referral or specialist referred only. BMAS only.
Pru Health	www.pruhealth.co.uk	08456023461	Yes	Some policies	GP referral or specialist referred only. Registered with BAcC, AACP or BMAs.
Groupama Healthcare	www.groupamahealthcare.co.uk	03336339001	Yes	All policies	GP referral only. Has to be a member of the BAcC.
Exeter Family Friendly	www.secure.exeterfamily.co.uk	03001233200	Yes	4 out of 5 policies	GP referral or specialist referred only – no self referral. They require that the practitioner registers with them, form available on website. They will then check their qualifications. No list providers available.
CS Healthcare	www.cshealthcare.co.uk	08009174325	Yes	Some policies, depending on module chosen (therapy and care)	GP referral or specialist referred only. Members of BAcC or AACP.
General & Medical Healthcare	www.generalandmedical.com	08009709442	Yes	All policies, but limited benefit	GP referral or specialist referred only. Accredited by a governing body, but they

					don't have list of providers.
Bupa	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. 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.
WHA	www.whahealthcare.co.uk	02920485461	Yes	All policies	Self referral but for medical conditions only. Don't cover for existing medical conditions upon enrolment. Practitioners need to have proper qualification and hold insurance indemnity cover.
Westfield	www.westfieldhealth.com	08456056531	Yes	Most policies	GP referral only. Has to belong to BAcC or BMAs.
Medicash	www.medicash.org	08000112222	Yes	All	Self referral ok. Practitioner to be registered with a body such as BAcC, AACP and BMAS. As long as qualified and insured.
HSF	www.hsf.co.uk	02072021380	Yes	All	Don't require referral.

					Member of BAcC or 'TCM' .They don't require the practitioner to belong to any particular association, as long as they send their qualifications with the receipt.
Healthshield	www.healthshield.co.uk	01270588555	Yes	All	Self or GP referral. BAcC, BMAs or ATCM.
Birmingham Hospital Saturday Fund	www.bhsf.co.uk	0800622552	Yes	¾ of all policies	Self referral. HPC registered only.
Engage Mutual Assurance	www.engagemutual.com	08001694321	Yes	Health Cash Plan	GP referral only. 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).

INSURANCE COMPANIES WHOSE POLICIES ARE UNDERWRITTEN BY OTHER COMPANIES

Health-on-Line	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. As long as it is performed in a hospital covered in their list. It has to be approved by AXA PPP.
Insurety	www.april-uk.com	08000280849	Yes	All policies Policies underwritten by other companies	GP referral or specialist referred only. Member of AACP or BMAs.
Saga	www.saga.co.uk	08000150226	Yes	Some policies AXA PPP Cash policy run by Birmingham Hospital Saturday Fund	GP referral or specialist referred only. Same as AXA – BMAS only. BMAS or BAcC.
Secure Health	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. They only deal with the administration of the policies, needs to contact the underwriter.