

Healthcare insurance recognition

Below is a list of private healthcare insurance providers (PHIPs) offering one or more policies that cover complementary therapies, for which the client/ policy holder or FHT member can be reimbursed (in part or full, depending on the PHIP and specific policy).

Members should note that most PHIPs offer a wide range of products, including bespoke corporate products – some of these will cover the therapies indicated, others will not.

	BHSF	Bupa	Health Shield	Laya Healthcare*	Paycare	Sovereign Health Care	UK Healthcare	Westfield Health
Acupressure			Yes (2)					Yes
Acupuncture		Yes (1)		Yes	Yes (2)			
Aromatherapy			Yes				Yes (3)	Yes
Alexander technique			Yes (2)					
Bowen technique			Yes (2)					
Chair massage			Yes					
Counselling								
Ear candling			Yes (2)					
Homeopathy	Yes	Yes (1)			Yes (2)		Yes (2,3)	
Hypnotherapy			Yes		Yes (2)			Yes
Hot stone massage			Yes					
Indian head massage			Yes					Yes
Kinesiology			Yes (2)					
Manual lymphatic drainage			Yes					
Nutritional therapy			Yes					Yes
Reflexology	Yes	Yes (1)	Yes	Yes	Yes	Yes	Yes (3)	Yes
Reiki		Yes (1)	Yes					Yes
Shiatsu			Yes (2)					
Sports / remedial therapy			Yes					Yes
Swedish/ remedial massage			Yes				Yes (3)	

Please note this list is not exhaustive - other PHIPs may offer one or more policies that cover complementary therapies offered by FHT members.

In addition, PHIPs may revise their policies, without notice to the FHT. Before treatments commence, ask your client to confirm with their PHIP whether the treatments will be covered by their policy. It is important to note that some PHIPs will list qualification letters (ie. IHHHT) or awarding organisations (ie. VTCT) rather than membership letters (ie. FHT/MFHT), so it might be best for the client to obtain a web link to the eligible professional bodies, organisations, qualifications and so forth that meet their PHIP's criteria so that you can advise whether these match your own qualifications and membership.

References

*Laya Healthcare is based in Republic of Ireland.

- (1) Depending on their healthcare policy, the PHIP will reimburse the cost (in part or full) for reflexology, homeopathy and acupuncture, providing that the practitioner is listed on the FHT Complementary Healthcare Therapist Register. Agreed between FHT and Bupa: March 2013.
- (2) Member must hold a qualification from an awarding organisation stipulated by the healthcare insurance provider, which the FHT also recognises for membership and insurance purposes.
- (3) All complementary therapy treatments received must be validated by a GP letter of referral.

BHSF	www.bhsf.co.uk
Bupa	www.bupa.co.uk
Health Shield	www.healthshield.co.uk
Laya Healthcare	www.layahealthcare.ie
Paycare	www.paycare.org
Sovereign Healthcare	www.sovereignhealthcare.co.uk
UK Healthcare	www.ukhealthcare.org.uk
Westfield Health	www.westfieldhealth.com

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