

Private Health Cash Plans

Private Health Cash Plans are increasing in popularity and can offer additional health cover for individuals often at minimal monthly cost. Policies can be funded by an employer or purchased by an individual, for themselves or for their family. They work by processing claims for reimbursement for healthcare costs not funded by the NHS or private medical insurance policies. Each company that offers Private Health Cash Plans have different levels of coverage, which reimburse for costs of varying therapies to set annual limits. Below is a list of Private Health Cash Plan providers that recognise CNHC registration for reimbursement. Please note that some professional associations are also recognised but they vary by company.

- **Medicash** provides health cash plans for individuals and businesses and recognises CNHC registration for reimbursement of several therapies including Reflexology, Bowen Therapy, Alexander Technique, Reiki and Hypnotherapy. Medicash will also reimburse for CNHC registered Massage Therapists who use Indian Head Massage. Medicash will cover 50% of the therapy cost up to the set limit per year, depending on the plan.
- **The Health Insurance Group** are a broker which work to find the best cash plan for individuals or businesses. They work with Medicash (which provides reimbursement for a wide range of complementary therapies) and several other cash plan providers.
- **Pure Benefits** provides health cash plans for businesses through Medicash. Pure Benefits recognises CNHC registration for reimbursement of several therapies including Reflexology, Bowen Therapy, Alexander Technique, Reiki and Hypnotherapy. Pure Benefits will also reimburse for CNHC registered Massage Therapists who use Indian Head Massage.
- **Westfield Health** recognises CNHC registration for reimbursement on a limited number of corporate paid plans provided by specific employers for Aromatherapy, Hypnotherapy, Nutritional Therapy, Reflexology and for those CNHC registered Massage Therapists who practise Indian Head Massage and Sports Massage. Westfield Health will also reimburse for Sports Massage provided by CNHC registered Sports Therapists who are qualified in Sports Massage.
- **Health Shield** will reimburse for the following CNHC registered disciplines on specified corporate paid plans: Alexander Technique, Aromatherapy, Bowen Therapy, Hypnotherapy, Naturopathy, Nutritional Therapy, Reflexology and Shiatsu. Health Shield will also reimburse for CNHC registered Massage Therapists who use Chair Massage, Indian Head Massage, Remedial Massage or Sports Massage. Health Shield will also reimburse for Sports

Massage provided by CNHC registered Sports Therapists who are qualified in Sports Massage.

- **Elect** recognises CNHC registration for reimbursement on their business health cash plans. Elect works with Health Shield to reimburse for the following CNHC registered disciplines: Alexander Technique, Aromatherapy, Bowen Therapy, Hypnotherapy, Naturopathy, Nutritional Therapy, Reflexology and Shiatsu. Health Shield will also reimburse for CNHC registered Massage Therapists who use Chair Massage, Indian Head Massage, Remedial Massage or Sports Massage. Health Shield will also reimburse for Sports Massage provided by CNHC registered Sports Therapists who are qualified in Sports Massage.
- **Simplyhealth** recognises Reflexology provided by CNHC registrants on a number of Company Paid Cashplans. Registrants should ensure clients check whether Reflexology is included on their plan before proceeding. Clients can check their policy Terms and Conditions and Benefit Cover leaflets. If they are uncertain they can contact Simplyhealth on 0370 908 3481 or through the Live Chat service on their website www.simplyhealth.co.uk.
- **Benenden** recognises CNHC registration for reimbursement for Reflexology. Benenden will cover 100% of claims up to a limit of £350 per year, depending on the level of coverage.
- **BHSF** recognises CNHC registration for reimbursement for Reflexology for all levels of their health cash plans. BHSF will reimburse for 50-75% of claims up to a limit of £750 per year, depending on the level of coverage.
- **UK Healthcare** recognises CNHC registration for reimbursement for Reflexology and Aromatherapy on their individual cash plans following a GP referral. Updated GMC guidance allows GP to refer patients to practitioners on accredited register such as CNHC's.
- **Paycare** recognises CNHC registration for reimbursement for Hypnotherapy on all of their health cash plans. Paycare will reimburse for 100% of claims up to a limit of £150 per year, depending on the level of coverage.

Please note CNHC will continue to work with these and other private health cash plan providers to widen the scope of reimbursement and will provide further information in future news updates