

## 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 offers different levels of coverage, which reimburse for costs of varying therapies to set annual limits.

**Below is a list of known 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 the following 'Alternative Therapies': Reflexology, Bowen Therapy, Alexander Technique, Reiki, Hypnotherapy and 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.
- [Westfield Health](#) recognises CNHC registration for reimbursement on a limited number of corporate paid plans provided by specific employers for the following 'Therapies': Aromatherapy, Hypnotherapy, Nutritional Therapy, Reflexology, CNHC registered Massage Therapists who practise Indian Head Massage and Sports Massage and CNHC registered Sports Therapists who practise Sports Massage.
- [Health Shield](#) will reimburse for the following CNHC registered disciplines on individual and corporate paid plans under 'Health and Wellbeing': Alexander Technique, Aromatherapy, Bowen Therapy, Hypnotherapy, Naturopathy, Nutritional Therapy, Reflexology, Shiatsu and CNHC registered Massage Therapists who use Chair Massage, Indian Head Massage, Remedial Massage or Sports Massage and CNHC registered Sports Therapists who practise Sports Massage. Health Shield covers 80% of the therapy cost up to the set limit per year, depending on the plan.
- [Elect](#) recognises CNHC registration for reimbursement on their business health cash plans. Elect works with Health Shield to reimburse for the following therapies: Alexander Technique, Aromatherapy, Bowen Therapy, Hypnotherapy, Naturopathy, Nutritional Therapy, Reflexology, Shiatsu, CNHC registered Massage Therapists who use Chair Massage, Indian Head Massage, Remedial Massage or Sports Massage and CNHC registered Sports Therapists who practise Sports Massage.

- [Simplyhealth](#) recognises Reflexology provided by CNHC registrants on a number of Corporate Health Plans. 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. Simplyhealth covers 100% of claims up to £150 per year, depending on the level of coverage.
- [Benenden](#) recognises CNHC registration for reimbursement for Reflexology. Benenden covers 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 on their individual cash plans for Aromatherapy, Reflexology and CNHC registered Massage Therapists who practise Remedial Massage – following a GP referral. *GMC guidance allows GPs to refer patients to practitioners on an 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.
- [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.

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