

PRIVATE HEALTHCARE CASH PLANS: REIMBURSEMENT FOR IFA REGISTRANT TREATMENTS

Private Healthcare Cash Plans have become increasingly popular over the last few years, especially with employers. Policies can be provided by your employer as part of an employee benefits package, or they can be purchased by an individual for themselves or family members. Private Healthcare Cash Plans allow you to spread the cost of healthcare expenses not funded by the NHS, for an affordable monthly amount.

There are a variety of companies that provide these types of plans, with a range of benefits for example these could include dental care, chiropractic care, complementary therapies, etc. Each package varies depending on what level of coverage you have chosen with a limit on how much you can claim in any one year for individual treatments. Clients must always check the terms and conditions and coverage of their package before paying for treatments if they want to apply for reimbursement of fees. Always ensure you have read the plan carefully as some cash plans will only pay out for 50% for example of the total cost of the treatment for example or a limited quantity of treatments.

Below is a list of Private Healthcare Cash Plans that recognise IFA registration for treatment reimbursement. The IFA will continue to work with Private Healthcare Cash Plan providers to broaden the scope of recognition and update this list accordingly.

- Health Shield www.healthshield.co.uk
- UK Healthcare www.ukhealthcare.org.uk
- Westfield Health www.westfieldhealth.com

IFA REGISTRANT GUIDANCE

We recommend IFA registrants state on their website that their treatments are reimbursable if the client holds the relevant package with one of the above Private Healthcare Cash Plans. That you:

- Check with your clients if they have a Private Healthcare Cash Plan. Some of your clients may also have access to a plan via their partner or spouse. If the answer is 'yes' ask them if aromatherapy is included and to confirm the name of the provider. Please note some people do get these confused with Private Health Insurance, but they should also check these too, as these are continually updated with new treatments.
- Do not provide a client with a receipt before the treatment.

- Do not treat a relative who wants to claim reimbursement, they must be treated by someone other than yourself due to conflict of interest.

WHAT HAPPENS AFTER THE TREATMENT?

Your client will pay you directly or may ask you to invoice their employer. You will need to provide a receipt stating the treatment provided, your details and IFA membership number, duration of treatment, cost, date and client details.

Always state MIFA on your promotional material so the insurance company can check this with the IFA register www.ifaroma.org.

STATISTICS:

Individuals

Aromatherapy is an investment in your future health. New statistics reveal that 90% of sufferers of back pain rely on paracetamol to relieve pain. Emerging evidence shows that the drug is not only ineffective, but may also cause harm ([see NHS website](#)) when taken long-term. Don't be one of the 26 million people in the UK who regularly suffer from a bad back! Half of back pain sufferers are in pain for months at a time, with over a quarter suffering for longer making life very uncomfortable. Only you can stop the cycle by visiting a highly trained [practitioner](#) today.

Employers

The absence of employees from work due to stress related symptoms have soared in recent years. An estimated 17 million working days were lost due to work-related stress, depression, or anxiety in 2021/22. Aromatherapy is the nation's popular choice to relieve and manage stress, as well as a catalogue of other health conditions - it is because of this, an increasing number of employers (and insurance providers) now have the foresight to introduce aromatherapy as part of their employee benefits package, as a preventative measure.