

Insurance Options for Bach Foundation Registered Practitioners USA

2010 Update

Background Information

To make the remedies more accessible to the general public, indications were placed on the US remedy labels in 2004. In order to list these indications on the label, the import status of the remedies with the FDA changed from that of a 'food' to a 'medicine' with NDC drug code numbers on the labels. The remedies are still OTC (over the counter) and available to the general public. However, since they are now labeled as a type of homeopathic medicine, it is most important to maintain the clear status of the practitioner as an educator and advisor. Please remember that as BFRPs, we *educate* or *consult* but never prescribe. In addition, the people we assist are our *clients*, not patients.

Insurance Coverage

We have already discussed the importance of educating about the remedies as opposed to prescribing them. The remedies are imported into the US as over the counter (OTC) homeopathic medicines. The unopened stock bottles are insured for product liability via Nelsons. However, once you open the stock bottles and mix a treatment bottle for a client, the insurance no longer applies. We have completed vast research regarding the various forms of insurance available for BFRPs. While many companies *claim* to cover Bach Flower Therapy as a treatment modality; we have found that within the fine print of the many master policies we reviewed, there are exclusions for substances which are remixed and/or ingested orally.

In your Level Three training, we discussed the role of the practitioner as an educator. In keeping with this, we advise practitioners to charge for their consultations only. The sale of a mixed treatment bottle may be considered remanufacturing of a product. For this reason, if you provide flower essence blends for your clients, it is best to charge for your services and not for the blend itself. (A refill for a client can be managed as a short consultation since we verify the remedies agreed.) List only the client's name (and dates if desired) on the mixing bottle. You could then write the remedies included on a separate sheet, such as the *Consultation Pads* available from your local registrar.

There is liability coverage available for your practice itself. A list of potential insurance providers for Bach Foundation Registered Practitioners is below. The policies offered by these providers include some combination of the following:

- general liability (slip and fall)
- professional liability similar to 'malpractice')
- product liability
- personal injury liability (protects against suits involving libel, slander, or wrongful invasion of privacy)
- medical expenses
- sexual abuse liability
- optional off-premises coverage

Most of these insurers do not list Bach flower therapy as a primary modality – practitioners apply under a generic Bodywork or Life Coach category. To our knowledge, none of the policies below cover the preparation of a mixing bottle for a client. That is considered 'remanufacturing or rebottling' and is generally a policy exemption even if there is product liability coverage.

Pricing attached reflects our most recent data, please check with carrier for updates.

This information is not intended as legal advice and is for educational purposes only.

Fitness and Wellness Insurance

http://www.phly.com/products/FWI_Home.aspx

Can apply as a Life Coach or other suitable category.

\$246 Professional Liability Only

\$396 Includes Professional Liability with Premises Liability

International Assn Reiki Practitioners IARP

<http://www.iarpreiki.org/>

First, become member; there are various types of membership available, including student membership. Professional Membership costs \$149 and is appropriate for all individuals who are at least Reiki I.

Insurance Options IARP - 4 Plans are offered

Prices range from \$145 -205 depending on whether you work part time or fulltime. Modalities Covered: Reiki, Bodywork (as a broad category), Yoga Pilates (mat-based), T'ai Chi, Qigong

American Association of Drugless Practitioners

<http://www.aadp.net/>

Apply as a member, then as a member benefit, you can apply for insurance as a nutritional consultant. Paper application.

Membership costs \$285, then insurance is about \$300 per year

Hands on Trade Assn

<http://www.handsoninsurance.com/>

Can apply generally under bodywork – no category (does not list Bach Flowers)

Can apply online-immediate certificate

Professional Rate \$165.00 per year.

Massage Therapists, Bodyworkers, Estheticians, Cosmetologists, Nail Technicians and Animal Massage Therapists*