Short answer: sometimes, but you should not assume that a private health insurance policy will pay for medical cannabis treatment. Cover depends on the insurer, the wording of your policy, the type of prescription and whether the product is available through the route your insurer accepts. Some policies exclude cannabis-based products or unlicensed medicines; others may consider costs only if you obtain written approval first.

It also helps to be precise about what "legal" means. In the UK, a specialist can prescribe certain cannabis-based products for medicinal use in specific circumstances. That does not make recreational cannabis legal, let patients prescribe it to themselves, or allow them to import products without the required authorisations.



This guide explains what changed in 2018, how NHS and private access differ, what to check with your insurer, and how to think about clinic fees and product costs when paying for prescriptions in the UK.

What did the 2018 change actually do?

On 1 November 2018, the UK changed the legal classification of certain cannabis-based products for medicinal use. The change followed a government review and allowed specialist doctors to prescribe these products in defined circumstances. It was a change to the rules for *medicinal prescribing*—not a legalisation of cannabis for general use.

In broad terms, a theukrules.co.uk cannabis-based product for medicinal use (CBPM) is a product containing cannabis, cannabis resin, cannabinol or a cannabinol derivative that is produced for medicinal use in humans and meets the relevant legal definition. The rules and product status can be complex, so a patient's right to possess a prescribed product depends on it being prescribed and supplied through the lawful route.

What remains illegal or restricted?

- **Recreational possession and use:** cannabis remains a controlled drug. A medical prescription does not permit recreational use.

- **Self-prescribing:** patients cannot decide to prescribe cannabis to themselves. A qualifying prescription must come from an appropriately qualified clinician.
- **Importing products yourself:** buying cannabis products abroad or online and bringing them into the UK is not a safe substitute for a UK prescription. Import and supply are subject to controlled-drug rules and licensing requirements.
- **Smoking:** a prescription does not make smoking cannabis lawful. Prescribed flower may be prepared for use with a vaporiser where directed, but vaping is not the same as smoking. Follow the prescriber's instructions and product information.

If you are travelling with prescribed medication, check the rules before you go. Requirements can differ by destination and product, and some journeys require advance documentation or permission. Do not rely on a general statement that a product is "medical" as proof that it can be carried across a border.

Who can prescribe medical cannabis?

In the UK, CBPMs are generally prescribed by a doctor who is a specialist on the relevant **General Medical Council (GMC) Specialist Register**. The specialist should work in an area relevant to the condition being treated. The 2018 change did not give every GP authority to start a cannabis prescription.

A GP may be involved in your wider care, provide records or communicate with a specialist. But patients should not expect their GP to initiate a medical cannabis prescription. Specialist clinics usually assess a person's diagnosis, previous treatments, current medicines, risks and treatment goals before deciding whether a prescription is appropriate.

Many products used in this area are unlicensed medicines. That means they do not have a UK marketing authorisation in the same way as routinely licensed medicines. An unlicensed status does not automatically mean a product is unlawful or unsuitable, but it does make the prescriber's clinical judgement and the supply route particularly important.

NHS access versus private access

NHS prescribing is possible, but uncommon

NHS access is limited. NICE guidance recommends particular cannabis-based medicines for certain conditions, including specific forms of epilepsy, chemotherapy-related nausea and vomiting, and multiple sclerosis-related spasticity, subject to the guidance's criteria. These recommendations do not amount to a general NHS offer for every condition or every cannabis product.

For many patients, NHS prescribing may be considered only where a specialist believes it is clinically appropriate and other treatments have not worked or are unsuitable. In practice, NHS clinicians and services may be cautious about prescribing products outside established guidance, particularly where evidence is limited or the product is unlicensed.

Private clinics may offer a route to assessment

Private clinics can assess patients who want to explore treatment with a specialist. A clinic may review medical records, arrange an appointment and, if a specialist considers it appropriate, issue a prescription for supply by a pharmacy. A consultation does not guarantee a prescription. Clinicians are expected to make an independent clinical decision, not simply approve a requested product.

Companies such as Releaf operate in this private-care landscape. Before booking with any provider, check who will assess you, whether the prescriber is on the GMC Specialist Register, what follow-up involves, and how prescriptions are supplied. Also ask whether the clinic shares information with your NHS care team and how it handles urgent concerns or side effects.

Does private health insurance cover medical cannabis?

There is no single UK-wide answer. Private health insurance is governed by the terms of each policy, and insurers may treat medical cannabis differently from a standard licensed medicine. A policy might cover specialist consultations but exclude the prescription; cover treatment only when recommended by an approved provider; or exclude unlicensed medicines altogether.

Even if a clinic accepts private patients, that does not mean it is recognised by your insurer. And even if your insurer reimburses some consultation fees, that does not mean it will pay for the product. Treat the assessment, prescription and medicine as separate potential costs.

Questions to ask your insurer before you book

- Does my policy cover consultations at this specific clinic?
- Are cannabis-based products, controlled drugs or unlicensed medicines excluded?
- Does cover depend on a referral, pre-authorisation or treatment by a network provider?
- Will the insurer pay for the medicine itself, or only consultation and monitoring?
- Can I claim for repeat prescriptions and follow-up appointments?
- Are there annual limits, excesses, co-payments or restrictions on pharmacy charges?
- Can you confirm the decision in writing before I incur costs?

Ask the insurer for the relevant policy wording, not only a verbal summary. If you are told that treatment is covered, request written confirmation naming the clinic, the type of costs covered, any limits and the documents you must submit. Keep invoices, prescriptions and correspondence.

If a claim is declined, ask the insurer to identify the exact policy term it relied on and explain its complaints process. For a legal dispute about an insurance decision or a question about controlled-drug rules, a solicitor can advise on your specific circumstances. Irwin Mitchell solicitors, for example, provide legal services in areas including healthcare and disputes; that is not a substitute for checking your policy or obtaining advice tailored to your case.



How much might private treatment cost?

Costs vary by clinic, appointment type, product and dose. There is no reliable single “UK price” for private medical cannabis. When comparing providers, separate **clinic fees and product costs**, and ask for a written estimate of the likely first three to six months—not just the initial consultation price.

Cost area What to check Initial assessment Whether records review is included, how long the appointment is, and whether a prescription is guaranteed (it should not be). Follow-up appointments How often reviews are required, the fee for each review, and whether remote appointments are available. Product and dispensing The product, strength, quantity, pharmacy charges and delivery costs. Ask how the total may change if your dose changes. Ongoing administration Repeat prescription fees, monitoring charges and any costs for obtaining or transferring records.

Some providers publish example prices, but published figures may not include every charge and may change. Ask for a patient-specific estimate and check whether the price is per appointment, per product or per month. If a clinic cannot explain the likely ongoing costs clearly, pause before committing.

For people paying privately, affordability is part of the treatment decision. Do not reduce or stop another prescribed medicine to make room in your budget without speaking to the clinician responsible for your care. Ask the specialist what alternatives exist, what the review plan is, and what happens if you cannot continue paying.

How to assess a clinic and its reputation

Online reviews can help you spot recurring themes about communication, appointment access or billing, but they cannot establish that a treatment is clinically suitable or covered by insurance. Trustpilot can provide a snapshot of customer feedback; read a range of recent positive and negative reviews and look for specific, verifiable details rather than relying on an overall score.

SimilarWeb can be used to explore a website’s estimated traffic and audience reach. It does not verify a clinic’s medical credentials, prescribing standards, product quality or insurer arrangements. Use it as a website-research tool, not as a clinical quality rating.

A short clinic checklist

- Confirm the prescriber's name and GMC registration, including Specialist Register status.
- Ask who supplies the product and whether the pharmacy follows the relevant controlled-drug requirements.
- Request a full breakdown of appointment, prescription, product and delivery costs.
- Understand the follow-up schedule and how side effects or concerns are handled.
- Check whether the clinic can provide paperwork your insurer requires—but verify cover with the insurer directly.

Bottom line: check cover before paying

Private health insurance may contribute to medical cannabis treatment in the UK, but coverage is policy-specific and can exclude the medicine even when it covers an appointment. The 2018 rescheduling created a restricted route for specialist prescribing; it did not legalise recreational use, self-prescribing or informal importing.

1. Ask your insurer for a written answer about consultations, unlicensed medicines and product costs.
2. Confirm that the proposed prescriber is an appropriate GMC-registered specialist.
3. Get a full estimate of clinic fees and product costs, including repeat care.
4. Use reviews and website tools as research aids, not as proof of clinical quality or insurance cover.

If you are considering treatment, discuss your medical history and current medicines with a qualified specialist. For legal questions about possession, travel, supply or an insurance dispute, get advice specific to your circumstances rather than relying on a broad claim that medical cannabis is "fully legal" or automatically insured.