



TRAVEL INSURANCE WITH METASTATIC BREAST CANCER

FACT SHEET

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This fact sheet was produced by Breast Cancer Network Australia

A diagnosis of metastatic breast cancer sometimes sparks a desire to fulfil lifelong dreams of travel. Travel may also be a longer-term goal to look forward to working towards. If you are thinking of travelling – either within Australia or internationally – there are a few things you will need to consider if you have metastatic (secondary) breast cancer.

We have produced this fact sheet to help answer some questions you might have about travel insurance after a diagnosis of metastatic breast cancer. There is a separate fact sheet that covers travel insurance after early breast cancer.

International travel is more complicated than travel within Australia because you are not covered by Medicare once you leave the country. It is also unlikely that your private health insurance will assist with medical costs once you are outside Australia.

It took a bit of organising but it was great to get away. You know – sometimes I need a holiday from this breast cancer business.

It is important to shop around for a travel insurance policy, and ask questions about what the policy does and does not cover.

Reading the product disclosure statement, sometimes referred to as 'the fine print', before making a decision can ensure that you are clear about what the policy does, and more importantly doesn't, cover you for.

What is travel insurance?

Travel Insurance covers you for specific losses, illness or injuries related to your travel.

Most travel insurance is sold for overseas trips.

While some policies cover domestic travel within Australia, these don't include hospital and medical expenses because these are already covered by Medicare and/or your private health insurance.



What does travel insurance cover?

Travel insurance policies may cover some or all of the following:

- lost luggage and personal effects
- theft of money and goods
- cancelled holidays
- overseas medical and dental expenses
- death and disability allowances
- emergency travel arrangements and accommodation expenses
- personal liability
- hijacking
- legal expenses
- rental vehicle insurance excess.

Each policy is different so it is important to think about what cover you want. As with any insurance policy you will need to read the details of the policy to check it covers the things that are important to you.

Do I have to have travel insurance?

The choice to take out travel insurance is a personal decision. Like any other insurance, travel insurance is optional. You may find it helpful to consider the potential risks if you do not have insurance.



Most international travellers take out travel insurance to cover themselves for things like lost luggage, accidents and medical cover. Unfortunately, for people with metastatic breast cancer there may be difficulties obtaining cover for medical costs.

Can BCNA recommend a particular travel insurance company?

Unfortunately we are not able to recommend a particular company. This is partly because policies change from time to time, but also because everyone's travel insurance needs are different and so too is their breast cancer experience.

Am I covered by Medicare once I leave the country?

You are not covered by Medicare once you leave Australia, although Australia does have a *Reciprocal Health Care Agreement* (RHCA) with some countries where Australian travellers are generally covered by the host country's public health system. Those countries are Belgium, Finland, Italy, Malta, the Netherlands, New Zealand, Norway, the Republic of Ireland, Sweden, and the United Kingdom. The reciprocal agreements cover medically necessary treatment you require which may arise while in that country.

For more information about the reciprocal agreements, visit humanservices.gov.au.

I had really wanted to travel to the USA but when I realised I wouldn't be covered for hospital costs I just wasn't prepared to take that risk.

Does my private health insurance cover me when I'm on holiday?

If you have private health insurance it generally covers you anywhere you travel within Australia, but it is unlikely that private health insurance will assist with medical costs once you are outside Australia.

Can I get insurance to cover me for medical costs related to my breast cancer?

Some insurance companies will provide cover for a pre-existing condition after assessing your medical condition. You will likely be required to complete a medical assessment form and authorise your treating doctor to provide details of your treatment and current health status.

You are unlikely to be able to obtain travel insurance that covers you for any medical costs related to your cancer. You might find cover that excludes anything related to your breast cancer. Many of our members have found that they have not been able to gain any travel insurance (even with exclusions for their breast cancer) once they have declared their metastatic breast cancer.

What is a pre-existing condition?

Most definitions of 'existing medical condition' or 'pre-existing medical condition' include descriptions like – 'any chronic or ongoing medical condition, illness or disease medically documented prior to the issue of the policy'.

Completing the medical assessment form

If you declare you have a pre-existing illness, you will likely be required to complete a medical assessment form. The medical assessment form will also need to be completed by your usual medical practitioner, providing details of your diagnosis, treatment, medication and current health status.

Your doctor may be asked whether they consider you fit and able to complete the journey without needing any additional medical treatment, assistance or advice in relation to the stated pre-existing condition.

If the insurer declines insurance cover because of your pre-existing illness, you can request a written explanation of the reasons.

Surely travel insurance companies can't discriminate against me just because I've had breast cancer?

Unfortunately they can. As long as the company can demonstrate that you pose a greater risk than someone else, they can either charge you more for your insurance or not offer you insurance at all. This reasoning also explains why house insurance costs more in some suburbs than others.

There is some good news. Insurance companies cannot discriminate 'unreasonably'. A successful discrimination claim was won by a woman with breast cancer who had been denied insurance for her luggage. In her case, the court found that her breast cancer experience would not have any impact on her luggage.



Where can I get travel insurance?

Travel insurance can be obtained from a range of different sources including travel agents, insurance companies, insurance brokers and private health funds.

Some banks and credit card providers offer free travel insurance. In some instances, to be eligible for this travel insurance, you must purchase all or a proportion of your travel expenses on the particular credit card.

It is always important to carefully read the product disclosure statement of the policy before deciding which one to purchase. Pay particular attention to any limitations and exclusions explained in the policy. If you have any concerns, you may like to phone the travel insurance company and ask for clarification.

Why would I use an insurance broker?

If you have had trouble finding suitable insurance, you might want to use an insurance broker. Insurance brokers have contact with a wide range of insurance companies and may be able to assist you in finding appropriate insurance.

Not all insurance brokers deal with travel insurance. To find an insurance broker in your area who deals in travel insurance contact the National Insurance Brokers Association on 1300 531 073 or visit needabroker.com.au.

What if I'm refused insurance or I'm not happy with a condition?

If you think the insurance company has been 'unreasonable' you may want to make a formal complaint. BCNA's fact sheet *Travel insurance – making a complaint* explains how to make a complaint. For a copy, visit bcna.org.au, or call 1800 500 258.

Some people decide that they don't have the time or energy to complain and that the best action is to give their business to another company. Others feel strongly and want to follow through with a complaint.

Why wouldn't I just take out the insurance and not mention my breast cancer?

Many women have told us that they don't mention their breast cancer experience when they apply for travel insurance.

For them, it is a matter of weighing up the risks. This is a very personal decision. It's important to note though that if you decide not to mention your breast cancer experience, you will not be covered for any travel expenses that may result from your breast cancer. You also may not be covered for any other medical emergencies unrelated to your breast cancer if the company can establish that you did not disclose your full medical history.

We have spoken to many women with metastatic breast cancer who have decided to travel internationally without telling their insurer about their breast cancer. They do this knowing that their medical expenses will only be covered in countries that have a reciprocal agreement. This is a very personal decision and for many women it is a matter of weighing up the risks of them needing medical attention and the possible costs of such treatment if they visit a country that does not have a reciprocal arrangement.

I know that when I decided to go ahead with our trip, the fact that I was able to access medical care in the United Kingdom was one of the things that helped me decide to go. As it turned out, I did need treatment while I was away. I did not have to pay a cent for this treatment or medication and I was treated with the utmost care and consideration. The small hiccup of my stay in an Edinburgh hospital falls into insignificance when compared with the memories of our time in Europe and the UK which will stay with us for the rest of our lives. – Julie

I just decided not to tell them about my breast cancer. At least I knew that my luggage was covered and if I had an accident in the car, the excess was covered. – Bonnie

After all the hassle of getting the drugs organised and doctor's letters, and trying to organise the insurance that I couldn't get anyway, I finally went overseas. I didn't have one day of illness. Why did it take me six months to do that trip? It's the uncertainty isn't it? And we are all living with that. – Christine

More information

The 'Living well' section of BCNA's *Hope & Hurdles Information Guide* has further information and tips for people travelling with metastatic breast cancer. For a copy, visit bcna.org.au, or call 1800 500 258.