

REVISED: 2 INSURERS PROVIDING COVERAGE FOUND

Be careful if you buy Travel Insurance as a Cancer Patient, and practice Personal Risk Management if you travel

Travel Insurance can reimburse you for that portion of a claim not covered by OHIP or your Provincial health plan for out of country or out of province Emergency Medical Services, Transportation Home, and the costs arising from the Trip Interruption. These uncovered costs can run into hundreds of thousands of dollars, particularly if they involve US healthcare.

However, these policies generally have a “pre-existing condition exclusion”. This means that they will not cover you if the claim arose from a condition that existed prior to the inception of the policy – such as multiple myeloma.

NEW: In response to earlier versions of this notice, patients have contacted us and advised of 2 insurers that have recently provided Travel Insurance coverage to myeloma patients with a 7 day “Stability Period”. This means that the pre-existing condition exclusion will not apply if the traveller is “Stable” for at least 7 days prior to travel. Stability is carefully defined and an applicant should read the policy wordings and documentation provided. The insurers are Medi-Quote, www.mediquote.ca, and Travel Guardian, <https://travelguardian.ca>. No attempt has been made to analyze these policies for other provisions and a careful comparison should be undertaken if you get quotes from both.

Do not expect an “off the shelf” policy wording such as those available with some premium credit cards to provide coverage. Ideally, contact your Agent or Broker and seek their assistance in tailoring the correct policy.

Note that many employer-sponsored group insurance programs include Travel Insurance coverage, and if one joined the program before the diagnosis of myeloma, the pre-existing conditions exclusion may not apply.

Another consideration is whether to go ahead and buy the coverage anyway, as it may provide coverage for other risks while travelling.

In any event, consider augmenting your Travel First Aid Kit with antibiotics for respiratory and gastro-intestinal infections, a topical antibiotic cream and even antibiotic eye drops, especially if you are immuno-compromised. Knowing when the next flight home is may also be prudent, as in some cases one can fly home at the first signs of illness instead of using foreign medical services.

It would be appreciated if you could contact Jan Wleugel, a member of the Toronto Myeloma Support Group Steering Committee: janwleugel@gmail.com, if you are successful in obtaining this coverage from an insurer other than Medi-Quote or Travel Guardian with a short “Stability Period” (such as 7 days) and/or without the “pre-existing conditions” exclusion. Please provide the name of the insurer, the name of the broker or agent, and ideally a copy of the insurance policy. We will not share your name with the group, but we may assist people by sharing the name of the insurer and/or broker and contact information.