



# Travel insurance for people with chronic illness

- Travel insurance to cover medical expenses is important
- It's especially important if you live with a chronic illness, such as a musculoskeletal condition

One of the biggest problems people with a chronic condition face is whether they can get travel insurance. If you want to travel overseas, travel insurance to cover medical expenses is really important. But can you get it? In most cases, yes.

## Where to get travel insurance

Travel insurance is usually purchased via a travel agent or directly online. You can also get it via some credit cards, health insurers, superannuation funds or insurance brokers.

You would usually get a glossy brochure or a Product Disclosure Statement which sets out all the terms and conditions. They can be 20 or 30 pages long and full of fine print.

## What is covered?

You'll be covered for non-medical losses such as loss of luggage, theft and some cancellations. You'll also be covered for overseas medical and hospital expenses for injuries you suffer on your trip without having to fill in a health questionnaire to get the cover.

## Pre-existing conditions

You won't automatically be covered for medical and hospital expenses that are related to pre-existing injuries or illnesses.

'Pre-existing conditions', as they're usually called in insurance policies, are normally defined as injuries or illnesses that you had medical treatment for, or have taken medications for in a set period of time before the policy started (eg 21 or 60 days, 6 months or 12 months) or which are 'chronic' or 'ongoing' when the policy started.

Some travel insurance policies do cover specified pre-existing conditions such as mild asthma, some non-malignant cancers and high cholesterol.

## Cover for pre-existing conditions

To get cover for your pre-existing condition, you'll have to fill in a health questionnaire spelling out your illness and your ability to travel.

You'll also have to get a pro-forma report from your doctor setting out the nature and extent of your illness, your ability to travel and whether he/she thinks that you are at a significant risk of needing medical treatment during your trip or not.

Send the forms to the insurance company at least two months before you are due to travel to give them time for a decision and a possible appeal.

## Appeals

If you're refused cover for a pre-existing condition, or if you get cover but a claim is rejected you can lodge an Internal Dispute resolution complaint with the insurer.

It's important to make written submissions with your complaint plus get the right medical reports.

The insurer has 45 days to make a decision on the complaint.

If the complaint is still rejected or they don't make a decision in time, you can appeal to the Financial Ombudsman service or go to court.

### Other things to consider if you can't get cover

It's important to carefully consider the risks involved if you plan to travel without cover. Something to keep in mind is Australia's Reciprocal Health Care Agreements with a number of other countries.

More information, including a list of these countries can be found on the Department of Human Services website.

### Steps to get travel insurance

- Check if your policy actually covers your pre-existing condition.
- If not, fill in the health questionnaire.
- Get a certificate from your doctor that you're fit to travel.
- Lodge the documents with the insurer at least two months before you travel.
- If not covered or if an insurance claim is rejected, consider appealing.
- Get advice.

### Where to get help

- Your doctor
- Legal adviser
- Musculoskeletal Australia  
MSK Help Line: 1800 263 265

### How we can help

Call our MSK Help Line and speak to our nurses. Phone 1800 263 265 or email [helpline@msk.org.au](mailto:helpline@msk.org.au).

We can help you find out more about:

- arthritis and musculoskeletal conditions
- ways to live well with these conditions
- managing your pain
- upcoming webinars, seminars and other events.

### More to explore

- Department of Human Services  
[www.humanservices.gov.au](http://www.humanservices.gov.au)
- Financial Ombudsman [www.fos.org.au](http://www.fos.org.au)
- Better Health Channel  
[www.betterhealth.vic.gov.au](http://www.betterhealth.vic.gov.au)

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