It is vital for people with CF to get adequate travel insurance before taking a trip abroad. Failure to do so could result in high costs being incurred should medical treatment be required while away. This information sheet outlines some of the travel insurance options available if planning a trip abroad.

It can be difficult to obtain travel insurance as an individual with CF (or any chronic illness) as many companies in Ireland do not cover pre-existing medical conditions. You may have to shop around and approach several different companies before you find a suitable policy for the duration and location of your holiday.

Although we can’t recommend one particular travel insurance company, we can provide members with a list of companies that currently offer travel insurance for people with CF (PWCF).

Try and arrange your travel insurance as soon as your trip is booked to ensure you are covered for cancellations and curtailment. Confirm that the policy covers a PWCF falling ill as a result of CF when abroad.

Where in the World

Travel insurance can be broken down into three main worldwide geographical areas; Europe, worldwide including the US and Canada, and worldwide excluding the US and Canada.

The cost of travel insurance will vary substantially depending on what part of the world you are travelling to and for how long you intend on being away.

Medical Screening

In many cases, travel insurance providers require PWCF to undergo medical screening over the phone – this involves being asked a series of standard questions which should be answered truthfully. These questions could include the following:

- Can you walk 200 metres without stopping?
- Are you on a transplant list?
- Do you need oxygen at home?
- Have you had any unplanned hospital visits in the last year?

Note: some companies which claim to cover pre-existing medical conditions (such as CF) may decline to insure you if you have recently received hospital treatment.

PWCF who pass the medical screening are then given an extra premium as a result of having CF – the extra premium can vary depending on the answers to the questions, the location of travel and duration of your holiday.

CF is a complex condition and not all PWCF will meet the requirements of medical screening; each case is assessed individually by every insurance company.

Travelling in Europe

If you are travelling within the EU you should apply for a European Health Insurance Card (EHIC) – formerly the E111 form. The EHIC is free and it allows you to access healthcare services should you become ill or injured while on a temporary stay in other EU/EEA countries or Switzerland.

How does it work?

When you show your EHIC, you will receive treatment under the same conditions and at the same cost (free in some countries) as people insured in that country. One EHIC is required per person.

Apply for the European Health Insurance Card if you:

- Plan to go on holiday to another EU/EEA country or Switzerland
- Regularly visit any of these countries, for example, on business, as a transport worker or for leisure
- Plan to go to any of these countries to seek work
Are being sent by your employer to work in any of these countries temporarily but will continue to pay tax in Ireland

Intend to undertake a course of study in any of these countries but still consider yourself as ordinarily resident in Ireland

Intend to visit any of these countries for any other type of temporary stay where healthcare in itself is not the aim of the visit

What if I am on holiday in the UK?

You don’t need a EHIC to get necessary healthcare while on a temporary visit to the UK. It is enough to show proof that you are ordinarily resident in Ireland – in practice, this means a driving licence, passport or similar document.

Is there an EHIC App?

Yes, if you have a smartphone you can also download the free EHIC App, produced by the EU, to help you contact health services in the country you are visiting. The app does not replace the EHIC, so make sure you apply and get one before you depart.

Note: Be aware that each country’s healthcare system is different. Services that cost you nothing at home might not be free in another country. The European Health Card does not cover the cost of repatriation – flight or air ambulance home if needed.

Irish Travel Insurance Companies

Accident & General Insurance provides up to 2 years cover for PWCF once the pre-screening requirements are met. For medical screening call 1800 719 976 and declare the person’s CF. Details can be found on www.accidentgeneral.ie or call 01 874 8458.

Getcover is an Irish company that offers a range of travel insurance policies for PWCF travelling worldwide, including North America, for up to 520 days. Getcover uses AllClear in the UK to underwrite PWCF, so in the event Getcover cannot cover you directly, you may be referred to AllClear. For more information log on to www.getcover.ie or call 01 290 8833.

ACE insurance only cover PWCF for up to 30 days worldwide under their ‘Single Trip’ holiday insurance. ACE also carry out a medical screening on the phone.

ACE have confirmed that they can cover PWCF providing your Consultant/GP provides medical evidence stating you are fit to travel and that they do not consider your medical condition to be terminal. ACE defines a terminal condition as one where a definite time scale has been given. This medical evidence may be required in the event of a claim.

UK Travel Insurance Companies

The travel insurance industry is much larger in the UK but, as in Ireland, many travel insurance policies do not cover pre-existing medical conditions. However, there are some companies that cover PWCF who are resident in Ireland.

AllClear Travel provides medical travel insurance for pre-existing medical conditions including specialist and high-risk medical conditions such as CF. A quote can be obtained online and AllClear cover all regions of the world including the US and Canada. The price will depend on your answers to the pre-screening questions. For more information: www.allcleartavel.co.uk

PWCF may be able to avail of other insurance policies in the UK through membership of unions, clubs or organisations. One such example is membership of the Mountain-eering Council of Ireland (MCI) who have set up a joint scheme in conjunction with the British Mountaineering Council (BMC). You must also obviously be a member of the MCI to avail of this.

For more information: www.mountaineering.ie.
Private Travel Health Insurance

The only private health insurance company to cover PWCF directly for travel is Vhi. Other health insurers may use underwriters that do not cover pre-existing conditions. Please contact your health insurance provider for further information and details.

Vhi

Vhi have a Multi-Trip cover especially designed to complement the Assist cover on their Vhi Healthcare Hospital Plan. Therefore, you must hold a private health insurance policy with Vhi to avail of it. You can take out a new VHI policy and this will allow you access to Vhi Multi-Trip policies that will cover PWCF for up to 180 days. If you discontinue your Vhi Healthcare Hospital Plan, your Multi Trip policy is automatically cancelled too. There are no refunds of any premiums paid on a Travel Policy.

Multi-trip cover is operative for up to 60 days per trip to a maximum of 180 days in the year. Trips must commence and end in Ireland, and a return ticket must be booked prior to departure.

Vhi International from Vhi Healthcare is International Private Health Insurance for Irish residents who are moving, travelling or studying abroad for more than 60 days and who intend to return to live in Ireland at a future date.

Vhi International is available to Vhi Healthcare members who have had a policy for over five years. The product is designed to comprehensively cover your healthcare and travel insurance needs overseas. If you need to recoup medical costs, transfer to better facilities when medically necessary, claim for lost luggage or just need advice and practical help – wherever you are in the world, Vhi International will cover you for such cost.

Vhi International has three geographical areas to choose from depending on where you are travelling to.

For more information log on to www.vhi.ie.

Further Information:

- Travel Tips for People with Cystic Fibrosis (CF Ireland)
- CF centres abroad at Cystic Fibrosis Worldwide: www.cfww.org/member
- European Health Insurance Card: www.ehic.ie
- Travel Guide for Cystic Fibrosis Patients (contact CF Ireland for a hardcopy)
- CF Advocate Tomás Thompson e: tthompson@cfireland.ie / t: 087 9323 930

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