

Travel Insurance Information

Knowing some facts about traveling when you have cancer can help you plan. Start by discussing your travel plans with your physician.

- [Health Insurance BC](#) may only partially cover the costs for medical services when traveling outside of BC. Any excess costs are the responsibility of the beneficiary and the difference can be substantial. For example, Health Insurance BC may not cover the cost of prescriptions, ambulance or medical supplies purchased outside BC.
- Purchase additional health insurance from a private insurer before you leave the province, whether you are going to another province or country.
- If you already have a private plan such as an Extended Benefits plan with your employer, review eligible benefits prior to your departure. For example, covering “repatriation” or bringing you back to a local hospital via medical emergency transport, if required. Then determine if this coverage is sufficient for your needs.
- You are often required to fill out a health questionnaire when you purchase insurance. If you are unsure how to answer the health questions, you might want to discuss these questions with your physician. You might also want to obtain copies of your health records so you have a good understanding of your previous and current medical conditions.
- Many private insurance providers have a “rider” which allows for coverage despite the existence of a pre-existing medical condition. However, there are always exclusion criteria attached to these insurance riders. You need to read the fine print and ensure that you disclose all your pre-existing medical conditions related and unrelated to your cancer. Insurance companies may never screen your application thoroughly until you try to make a claim. The responsibility will fall to you to prove your claim.
- Most insurance plans do not cover those diagnosed with cancer that has spread outside the original site or that is no longer responsive to cancer treatment.
- Age is also an important factor for insurance. For example, a company might have different requirements and policies for those under 55, between 55 and 75, and over 75.
- Insurance companies may provide a quote over the phone or online for the cost of coverage, based on what you have told them about your condition. It is in your best interest to be very candid and honest about your illness and treatment. Beware of things that “look too good to be true.” They usually are!
- For challenging situations, you may want to work with an insurance broker. This professional does not work for any particular insurance company but looks for the best policy to meet your needs.
- The [Canadian OmbudService for Life and Health Insurance](#) (1.888.295.8112) can provide information on insurances and, if necessary, may help resolve disputes with insurance companies.