

Travelling and brain tumours

Receiving a brain tumour diagnosis may affect your ability to travel, currently or in the future. This can be due to limitations related to treatments and medications, the effects of the tumour itself or the cost of travel insurance.

Additionally, you will be making more journeys for medical appointments, which can be very costly.

This fact sheet aims to give an overview of some of the help available in regards to travel if you have been affected by a brain tumour.

In this fact sheet:

- What help is available for my travel in the UK?
- Can I travel abroad?
- Where can I get cover from?

What help is available for my travel in the UK?

Driving

After being diagnosed with a brain tumour, it is very common to be asked to

give up your driving licence. This may be temporary, or you may not be able to legally drive again. For more information on dealing with this, see the *Driving and brain tumours* fact sheet.

Blue Badge scheme

If you have severe mobility issues, you or your carer may be entitled to a 'Blue Badge' under the government's 'Blue Badge scheme'. This allows you, or the person who is driving you, to park near to where you need to go. Blue badges are given by your local council following a disability assessment. For more information about the scheme, visit: <code>gov.uk/blue-badge-scheme-information-council</code>

Please note conditions for the Blue Badge scheme differ in Westminster, Kensington & Chelsea, Camden and the City of London from concessions in the rest of the country.

Public transport

If you have a disability or severe mobility issues, you may be entitled to reduced costs when using public transport.

The links below enable you to find your local council website, where you can find out who issues disabled bus and other public transport passes in your area:

England and Wales

gov.uk/apply-for-disabled-bus-pass

Scotland

transportscotland.gov.uk/public-transport/concessionary-travel-people-aged-60-or-disability

Northern Ireland

https://www.nidirect.gov.uk/articles/free-and-concessionary-bus-and-rail-travel

Taxicard for London

If you live in a London borough, have serious mobility issues and difficulty using public transport, you may qualify for reduced taxi fares.

Further information about the London Taxicard scheme is available at: *londoncouncils.gov.uk/services/taxicard*

Disabled Persons Railcard

If you have a disability that makes travelling by train difficult, you may qualify for the Disabled Persons Railcard. This allows you to get a third off most rail fares. Additionally, if you are travelling with another adult, they may also be entitled to a third off their rail fare. You might qualify if you have a visual impairment, a hearing impairment or epilepsy. For more information, visit: **disabledpersons-railcard.co.uk.**

Community transport

Many areas also have community transport services for people who have difficulty using public transport, either through disability issues or because they live in a rural area. These include door-to-door transport and trips to shopping centres. The links below will enable you to search for these services in your area:

England and Wales

gov.uk/community-transport-services-shopmobility

Scotland

transportscotland.gov.uk/public-transport/concessionary-travel/accessible-travel-information-and-links#Comm

Northern Ireland

nidirect.gov.uk/community-transport-and-shopmobility

Help with travel costs for medical appointments

In addition to the above, you may be entitled to financial help with costs incurred for travelling to and from hospital appointments and parking charges. This usually involves being able to claim back costs, rather than receiving upfront payment. You will need to pay on each occasion and then claim back the money.

You must meet certain criteria to qualify for such assistance, including:

- Your weekly income being sufficiently low
- Being in receipt of Income Support

Being in receipt of income-related Employment and Support Allowance

For more information and a full list of eligibility criteria, please visit the NHS Choices website:

nhs.uk/NHSEngland/Healthcosts/Pages/Travelcosts.aspx

You will need proof of costs (e.g. bus ticket receipts) to be able to claim back your money, as well as proof of eligibility.

If you are caring for someone who is living with a brain tumour, you may be able to receive help with travel costs for travelling to the hospital they are being treated at through the 'Social Fund'. Eligibility criteria apply, including low income or receiving income-related job seekers allowance.

For more information about the Social Fund, please see the NHS Choices website:

nhs.uk/carersdirect/moneyandlegal/socialfund/Pages/Overview.aspx

The benefits enquiry line will also be able to give general information about support available to disabled people

and their carers: gov.uk/disability-benefits-helpline

Can I travel abroad?

Flying

It is strongly advised that you seek your doctor's advice on whether they believe that you are fit to fly before booking any travel arrangements.

The Civil Aviation Authority, which is responsible for air travel safety, states that because neurosurgery may leave gas (air) trapped within the skull, which may expand at altitude, it is advisable to avoid air travel for approximately 7 days following this type of procedure. Cancer Research UK advises that it can take up to 10 days for the air to dissolve away, whilst the NHS Choices website suggests you should allow six weeks after a craniotomy and four weeks after a brain biopsy. Different airlines may also have different rules, so it is advisable to talk to both your consultant and your airline first.

Travel insurance

Travel insurance provides you with compensation for anything that could go wrong while you are away on holiday. This may include anything from your trip being cancelled to losing your suitcase. The most important element of travel insurance is the medical expenses cover.

If you are without cover and you travel to a country with high medical costs, or if you need to be flown back home in an emergency, the possible cost to you could be very high.

It can be costly to get travel insurance if you have, or have had, a brain tumour. This is because travel insurers weigh up the likelihood of an individual making a claim and consider many factors, including the chances of you cancelling your trip due to ill health, and the likelihood of you having to seek medical assistance while away.

If you have been affected by a high grade brain tumour, sometimes referred to as malignant or cancerous, some travel insurance companies will only give you medical insurance if you have a certificate from your doctor saying you are fit enough to travel.

If you have had treatment for a high grade tumour during the 12 months before your trip, some companies may only insure you for treatment or emergencies unrelated to your tumour. This means you may be able to get travel insurance, but if you need treatment abroad as a result of your brain tumour, you will have to pay for it yourself. It is important that you are aware of what you are or are not covered for when taking out travel insurance.

Your holiday destination

Whether you have had a brain tumour or not, travel insurance costs vary depending on where you want to go. For example, as medical costs in the USA are very high, it may be harder or more expensive to get cover for travel there. Additionally, every individual case can be affected by various factors, which can influence whether or not you can get travel insurance. You may have to try many companies before you can get travel insurance.

Full disclosure

When taking out travel insurance, it is vital that you fully disclose any information about existing or pre-existing medical conditions. Even if you had a brain tumour a long time ago, you will still need to disclose it.

If you do not make a full disclosure, the insurance company can rightly claim that it was misinformed and may not pay out if you need to make a claim. If you have an annual or multi-trip policy, you may also need to provide an updated confirmation certificate from your GP each time you travel.

If you have a terminal illness, or have been told you are unfit to travel, then travel insurance companies may not provide you with cover.

Insurers will need to know rather detailed information

about you, your diagnosis and your planned trip. It can feel emotionally difficult to talk about some of this so you may find it helpful to prepare yourself for the conversation and perhaps note down answers on the areas you are most likely to be asked about.

Common questions asked may include:

- Date of diagnosis
- Details of prognosis
- Details of treatment (if any)
- Fitness to travel, including the best time to travel (according to your consultant)
- Epilepsy details/treatment (if relevant)
- Details of destination (e.g. mainland/island)
- Length of planned trip

Where can I get cover from?

At The Brain Tumour Charity we do not recommend, and have not vetted, individual travel insurance companies. However, from feedback gathered from those who have been affected

by a brain tumour, we have produced the following list of companies who may be able to help:

Insurancewith

T: 02038 296 761

insurancewith.com

Columbus Direct

T: 0800 0680 060

columbusdirect.com

Flexicover

T: 0800 093 9495

flexicover.co.uk

MIA

T: 01268 783 383

miatravelinsurance.co.uk

All Clear

T: 01708 339 295

allcleartravel.co.uk

World First

T: 0845 908 0161

The European Health Insurance card (EHIC)

The EHIC replaced the old E111 in September 2006 and the E111 is no longer accepted. If you are travelling to a country within the European Union (EU), you can apply for an EHIC

for free online from *ehic.org.uk/Internet/startApplication.do* or from your post office.

The EHIC is essential for UK residents travelling in the EU as it covers you for emergency health care in that region (the countries included in this agreement are listed online or with the application form). This is not necessarily the same entitlement that you would have on the NHS - it depends on the particular country's provisions.

You will need to take your EHIC card with you when you travel if you want to benefit from these reciprocal health service agreements and you may be asked to show it. In addition to this, you may have to pay for some treatments at the time you receive them and then claim your money back later.

The EHIC does not cover the costs of any pre-planned medical treatment abroad in EU countries. It will only cover you for unforeseen medical needs.

You should always apply for EHIC in addition to, rather than instead of, travel insurance. This is because the EHIC will not cover all costs you may incur, such as private treatment (if you can only get to a private clinic in an emergency), or extra accommodation costs, whereas travel insurance would usually cover this.

If you have travel insurance, you still need an EHIC because your insurance company may not cover the cost of treatment that the EHIC covers. If you try

to claim in full and do not have a card they may not cover all your costs.

What if I have further questions?

If you require further information, any clarification of information, or wish to discuss any concerns, please contact our Support and Information Team.

- Call 0808 800 0004 (free from landlines and most mobiles including 3, O2, EE, Virgin and Vodafone)
- Email support@thebraintumourcharity.org
- Join our closed Facebook groups:

bit.ly/facebooksupportgroup bit.ly/carersupportgroup bit.ly/parentsfacebookgroup

About us

The Brain Tumour Charity makes every effort to ensure that we provide accurate, up-to-date and unbiased facts about brain tumours. We hope that these will add to the medical advice you have already been given. Please do continue to talk to your doctor if you are worried about any medical issues.

The Brain Tumour Charity is at the forefront of the fight to defeat brain tumours and is the only national charity making a difference every day to the lives of people with a brain tumour and their families. We fund pioneering research to increase survival, raise awareness of the symptoms and effects of brain tumours and provide support for everyone affected to improve quality of life.

We rely 100% on charitable donations to fund our vital work. If you would like to make a donation, or want to find out about other ways to support us including fundraising, leaving a gift in your will or giving in memory, please visit us at thebraintumourcharity.org, call us on 01252 749043 or email fundraising@thebraintumourcharity.org

About this fact sheet

This fact sheet has been written and edited by The Brain Tumour Charity's Support and Information Team. The accuracy of medical information has been verified by leading health professionals specialising in neuro-oncology. Our fact sheets have been produced with the assistance of patient and carer representatives and up-to-date, reliable sources of evidence. If you would like

a list of references for any of the fact sheets, or would like more information about how we produce them, please contact us.

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