Be Careful if You Buy Travel Insurance as a Cancer Patient

REVISED Feb 2026 – We've now found 4 insurers offering 7 day Stability Periods to myeloma patients

Why the length of the "Stability Period" is critical

Practice Personal Risk Management if you travel

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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.

These Travel Insurance policies generally have a "Pre-Existing Condition" exclusion. This means that the Insurer will deny your claim if the claim arose from a condition that existed prior to the inception of the policy – such as multiple myeloma, or any other cancer or disease.

However, these policies also have a "Stability Period" clause which says that the "Pre-Existing Condition" exclusion will not apply if the traveller is "Stable" for at least a certain number of days prior to travel. "Stability Periods" can range from 7 days to 1 year or more. "Stability Periods" are strictly defined, and can include any change in the patients' condition, visit to a healthcare provider, or change in medication. The exact definition varies by insurer.

So, a long "Stability Period" is potentially dangerous as it could result in a denied claim for a myeloma patient or anyone who is undergoing treatment or attending healthcare appointments during the "Stability Period".

We have become aware of 4 insurers that have recently provided Travel Insurance coverage to myeloma patients with only a 7 day "Stability Period". In some cases, the 7 day period is not automatic and a quote must be requested for this coverage.
The insurers are:

- **Medi-Quote** www.mediquote.ca
- **Travel Guardian** www.travelguardian.ca
- **TUGO**: www.tugo.com
- **BCAA, the British Columbia chapter of the Canadian Automobile Association:** https://www.bcaa.com/insurance/travel

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 or affinity groups to provide coverage with short "Stability Periods". 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 Condition" 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. However, be aware that many insurers will sell a myeloma patient a Travel Insurance policy with a long "Stability Period" – so be sure to check.

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, janwleugel@gmail.com,** a member of the Toronto and District Multiple Myeloma Support Group Steering Committee, and author of this article, if you are successful in obtaining this coverage from an insurer other than Medi-Quote or Travel Guardian, and with a short "Stability Period" (such as 7 days).

- Please provide the:
    - Name of the insurer,
    - Name of the broker or agent,
    - And ideally, a copy of the insurance policy.

We may assist people by sharing this information in future editions of this document, but will keep your contact particulars confidential.

Please note: Neither I, or the Toronto and District Myeloma Support Group, or Myeloma Canada have any financial or other interest in the Insurers identified in this article. In addition, I (Jan) am not a licensed insurance broker or agent, or an insurance professional. Please consult a licensed insurance broker or agent if you have questions.