

TravelWatch- **ISLE OF MAN**

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Representing and promoting the interests of Isle of Man Passengers

MEDIA RELEASE

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RECIPROCAL HEALTH AGREEMENT (RHA)

TravelWatch Isle of Man regrets the termination of the RHA between the UK and the Isle of Man at the end of March. It notes the strong public expressions of support for it to have continued and applauds the efforts of Mr Andrew MacKinley MP on behalf of the Isle of Man, its residents and visitors. We particularly regret that the IOM Government appears not yet to have ready a clear plan for discharging its duty of care to passengers travelling to and from the Island, and has dismissed the idea of a “healthcare levy” on all travel without full study or making any alternative provision.

TravelWatch Isle of Man therefore calls on the Isle of Man Government to:

- **Provide clear advice for all passengers travelling to or from the Island** about their position as regards healthcare after 1st April 2010. Some Isle of Man residents may qualify for free UK healthcare because of their previous employment and residence in the UK or service in the Armed Forces. Advice to confirm the position of those covered is inadequate and difficult to locate and urgent action is needed to address this.
- **Take urgent steps to ensure that adequate, appropriate and affordable insurance cover is available to everyone**, irrespective of age, pre-existing medical conditions or disability. Such insurance should not restrict length of stay or require the purchase of paid accommodation. It must be available at short notice so that emergency travel can be covered. The aim must be to enable everyone to maintain their normal patterns of movement on or off the Island without unreasonable extra cost or financial risk. If this aim cannot be completely achieved through commercial insurance provision, then an alternative must be provided which almost certainly means re-visiting the idea of a simple, low cost levy. It should also be noted that Jersey Tourism found it necessary, in conjunction with a local insurance company, to offer tailor made travel insurance for their independent visitors.
- **Use influential contacts in the UK** to ensure wider understanding particularly in the travel and insurance industries of the implications of the changes for passengers from the adjacent isle.
- If the current uncertainties about how the changes affect individuals are not resolved and communicated adequately by the end of March 2010, to **make temporary arrangements to ensure that people are not prevented from travelling**, pending resolution of outstanding issues.

TravelWatch advice to passengers:

- **Make sure you have travel insurance and that it covers this new situation.** If you have an annual policy your cover may be inadequate after 1st April. If you are offered travel insurance by a UK company (airline or tour operator) as part of travel or holiday arrangements check the small print to make sure you are properly covered – particularly if making on-line bookings.

- Our enquiries suggest that many existing policies, as well as some still on offer, include the IOM (but not the Channel Islands) within the UK area and may not cover this new situation. If UK only cover is purchased there may be no, or only limited healthcare cover included, and no provision for repatriation. Whether underwriters will can adjust policies in time for 1st April is unclear.
- **Existing policies have many exclusions** or load premiums very substantially to cover pensioners and those with pre-existing medical conditions or disabilities. Some of the more popular policies offer no cover at all for people in these categories. Some policies require pre-paid accommodation to be booked, and a minimum stay - so are of little or no help to those visiting friends and relatives.
- A number of IOM businesses are offering - or plan to offer - potentially suitable travel insurance in conjunction with other products eg premium bank accounts, household insurance policies and purchased travel arrangements. Some of these products may have typical exclusions and also do not appear to be available for stand-alone purchase.
- **Some IOM residents** (including UK pensioners) will still qualify for free UK Healthcare because of previous residence or employment in UK or because of service in the Armed Forces. These exemptions are not altogether clear but some guidance is available on the (UK) Department of Health website via <http://tinyurl.com/8b35to> However it should be noted these pages are labelled: **FOR GUIDANCE ONLY**. The Chief Minister stated in Tynwald on 20th January that *officials at the UK Department of Health would clarify the position in respect of these people, and indeed other categories of persons resident in the Island who may be exempt from charges under the UK regulations.*
- The Chief Minister also stated that *anybody who is unable to obtain insurance should, in fact, make contact with the Department of Health and Social Security and the Minister will look at that issue and we will, as a Government, consider whether there is any need for us to become involved in ensuring that such persons are able to travel on and off the Island.* He further indicated that approaches could be made by an individual, or by a MHK or a Member of the Legislative Council. We would therefore suggest that anyone having difficulties in obtaining affordable and appropriate insurance should write to the
DHSS
Health Services Division
Crookall House
Demesne Rd
Douglas IM1 3OA
and copy their MHK, whose address is listed in the front of the Isle of Man Telephone Directory.

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