

Welcome to today's webinar:  
***Travelling and Multiple Sclerosis***

Your Presenters are Katie Malone and Tom Cobban  
Your Facilitator is Annie Sassin

## Housekeeping



Thanks for joining us for this webinar – welcome!

You will be able to:


- hear the presenter
- see the slides
- see the presenter

You do not need to have camera or microphone.

We cannot see you or hear you today, but our system tells us that you are online.

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## Control Panel



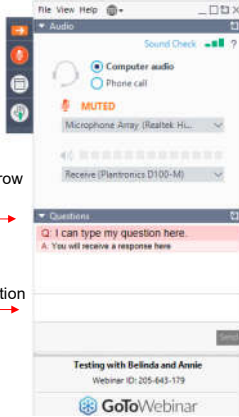
Control panel appears on the right of screen

*If you are using a Mac, a tablet or an iPad, you need to look for the control icons across the top, side or bottom of your screen;*

Click to minimize or maximise →

Click the down arrow on the Questions pane to open →

Type in your question and click send →




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## Handouts




Handouts have been sent separately.  
This contains a copy of the slides presented today and possibly other relevant reading material depending on the topic

The webinar will be recorded and will be available on our website: [www.ms.org.au](http://www.ms.org.au) via the Webinar library



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**Acknowledgement**



We acknowledge and pay respect to the traditional custodians past and present on whose lands we meet today.

We acknowledge the deep feelings of attachment and the relationship of Aboriginal people to country and respect the cultural authority of the elders in each community.

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## Informed Choice



Part of this presentation has been prepared and is presented by an independent expert.

The views presented are not necessarily the views of Multiple Sclerosis Limited.

Individuals are encouraged to seek further advice regarding the relevance of the information presented for their situation.

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## Introduction to Presenter




**Katie Malone** has a background in Speech Pathology and has previously worked with the NDIA as a planner, before joining MS as an MS Connect Specialist. Katie has 5 years experience working in health and disability and loves working with people living with neurological conditions.


**Tom Cobban** is an insurance and superannuation lawyer with Berrill & Watson Lawyers. Tom has been part of the 'Working with MS' Education Program for a number of years and gives advice to people with disabilities on legal issues, including travel & car insurance. Tom has also been an MS volunteer helping out a group of blokes living with MS to get to the gym.

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## Outline




- Travel tips for:
  - ✓ Before you travel
  - ✓ Getting to your destination
  - ✓ At your destination
- Using technology To Your advantage
- Apps for Smart Phones
- Ask For Help
- Useful Resources
- Useful Websites
- Further Reading




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## Before You Travel




**General things to consider:**

- Research your travel destination
- Be creative in planning – perhaps consider a stop over
- Take a copy of all important documentation
- Take telephone numbers of Australian Embassy and MS
- Take cash in different currency
- When you read something is Accessible, don't assume it is
- Make sure you can manage your luggage
- Consider your symptoms




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**Before You Travel** 

**Travelling with medications**

- Speak to your neurologist, well in advance of travel.
- Request a letter to take with you, which includes details about your MS, other important health conditions, the medications you are carrying, doses you require and amount you are carrying.
- Keep copies of this letter in your carry on luggage and main suitcase. Also have a digital copy on your phone etc.
- Take medications in original boxes with copies of the prescription
- medication having an affixed label stating your name.
- Check storage requirements for your medications temperature requirements.
- Inform the airline that you are carrying medications.
- Be are of time differences especially when it come to comes to daily medication.




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**Before You Travel** 

**Accommodation:**

- If applicable, consider using accessible accommodation websites
- Consider locations close to services (transport, attractions, restaurants)
- Check accommodation facilities (AC, fans, medical facilities, child care, lift, ramps etc)



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## Before You Travel



### Mobility:

- Consider hiring of larger equipment (e.g. commode, portable hoist)
- Some resorts and accommodation let you pre-book mobility aids.
- Do you need a seat near a toilet, an aisle seat or at the front of the plane?
- Check the plane has onboard wheelchair access and storage for mobility aids
- Wear shoes which can be easily removed for security checks
- Wear flight socks or compression stockings to reduce swelling in feet
- Research disability parking
- In flight exercises, stretches

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## Getting There



- Consider travel methods (e.g. public transport, personal car, plane etc)
- Plan ahead – pre-book parking, airport transfers
- Consider public toilet phone apps
- Consider use of airport lounges



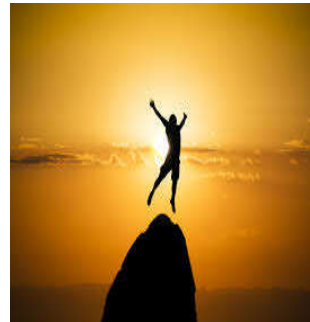
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## At Your Destination



- Tune into your body! Pace and build in rest breaks
- Consider aids which can make travelling easier - using a wheelchair or 4 wheel frame for longer distances and while waiting in queues.
- Don't rush, be selective and enjoy what you do
- Know who you can call if you are unwell / experiencing MS symptoms
- Remember to drink plenty of water
- Make sure your hotel room electricity stays on even when your out and about!
- Have fun!



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## Use Technology To Your Advantage



- Take a mobile phone
- Add international code +61 to your contacts e.g +61 3 9845 2700
- Important contacts for a crisis
- Apps eg. Reminders, Medicine List Plus, Calendar, Notes  
Find out the best MS iPhone and Android apps of the year go to this website <http://www.healthline.com/health/multiple-sclerosis/top-iphone-android-apps>
- iPhone - Learn to use Siri
- Use the internet to plan ahead

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## Apps for Smart Phones

- Reminders
- Next there
- abilio
- Metarove
- SideKix
- Entrain

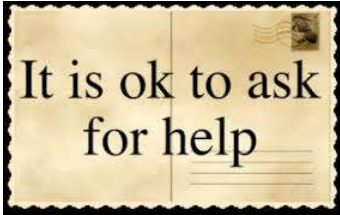


**abil.io**  
**metarove**

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## Ask for Help

- Advise travel services of your special needs
- Use special assistance lounges
- Concessions at tourist venues
- ASK, but don't expect



It is ok to ask  
for help

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## Useful Resources



- Qantas carer card for domestic travel
- Multiple Sclerosis International Federation
- MS Connect
- MS Nurse, Social Work
- Peer Support (including forums)
- MS Photo ID card
- Go for Gold Scholarships

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## Useful Websites



Some airlines have information about what they might offer to people with specific needs on their websites. As an example of this: Specific Needs Qantas <http://www.qantas.com.au/travel/airlines/special-travel-needs/global/en>

The Australian Government's travel advisory and consular assistance service | Australian Department of Foreign Affairs and Trade <http://www.smarttraveller.gov.au>

Australians Overseas – Department of Human Services <http://www.humanservices.gov.au/customer/subjects/australians-overseas>

Access Travel All Access travel information, guides & wheelchair accessible accommodation directories. [www.e-bility.com/accesstravel/](http://www.e-bility.com/accesstravel/)

ClubMates Travel <http://au.clubmatestravel.com/>

Disabled Travelers.com <http://www.executiveclasstravelers.com/1/index.htm>

Getaboutable <http://getaboutable.com/>

### Cooling Products:


Arctic Heat Products Pty LTD: [www.arcticheat.com.au](http://www.arcticheat.com.au)

Silver Eagle Cooling Products [www.coolingapparel.com.au](http://www.coolingapparel.com.au)

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## Useful Websites



- Find, view and book wheelchair accessible accommodation
- <http://wheeliegoodhotels.com/>
- All Access Holidays
- <https://www.allaccessholidays.com/>
- Can Go Everywhere Accessible Travel
- <http://cangoeverywhere.com.au/>
- The Good Scout Travel Company
- <https://thegoodscout.com.au/>

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## Extra Reading



Eastern Health - <https://www.easternhealth.org.au/images/services/mstraveladvice.pdf>

US National MS Society

<http://www.nationalmssociety.org/Living-Well-With-MS/Health-Wellness/Travel-and-Recreation/A-Doctor-s-Travel-Tips>

<http://www.nationalmssociety.org/Living-Well-With-MS/Health-Wellness/Heat-Temperature-Sensitivity>

Barrier-Free Travel

<http://barrierfreetravel.net/tips.php>

Lonely Planet Accessible Guides

<https://shop.lonelyplanet.com/products/accessible-travel-online-resources-2017>

Disability Travel Blog

<http://www.lovemoxieblog.com/>

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## What are you waiting for?



Twenty years from now you will be more disappointed by the things you didn't do than by the ones you did. So throw off the bowlines, Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover.

Mark Twain



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**Berrill & Watson**  
SUPERANNUATION & INSURANCE LAWYERS

## Travel Insurance and MS

Tom Cobban, Lawyer

## How is travel insurance purchased?



The traditional way travel insurance was purchased was via a travel agent. When you arranged your travel, the travel agent would suggest you need travel insurance and give you a glossy fold-out brochure with all the terms and conditions in fine print. The travel agents would sometimes be able to give you a summary of the terms and conditions, but not always.

However, nowadays many people arrange their holidays online without the use of a travel agent. The terms and conditions of the insurance are set-out online in a Product Disclosure Statement which is still full of fine print.

Most people don't look at the fine print. We will set out some of the key things to look at.

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## Non – medical cover



### Non – medical cover

People with MS should have no trouble getting non-medical travel insurance cover.

This cover could include loss of baggage, theft of goods, accidental loss or damage or missed flights, accommodations or cruises from disruptions beyond your control.

As your MS is not relevant to such losses, there should be no problem getting cover or claiming. If you do have problems get advice.

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## Medical Cover



Travel Insurance policies can cover you for medical, hospital, pharmaceutical, dental and other health – related expenses that are incurred outside Australia.

They can also include the costs associated with medically evacuating back to Australia.

Once back in Australia, the medical and like expenses can be the responsibility of Medicare or Australian Private Health insurers. They can't be claimed from travel insurers which is why travel insurers are often keen to have injured travellers repatriated back to Australia.

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## Medical Cover: Injuries or sickness



Most travel insurance policies cover you for medical expenses incurred because of injuries or sicknesses that happen whilst you are overseas or for loss of airfares, cruises or accommodation if you cancel your trip because of injuries or sicknesses that happen before your trip (as long as the insurance cover is already in place).

So if you fall and break a leg, are injured in a car accident or suffer an infection whilst overseas you will probably be covered.

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## Medical Cover: Pre-existing conditions



However, you may not be covered if the expenses are incurred because of injuries or sicknesses that existed before you took out the travel insurance policy.

Most travel insurance policies exclude pre-existing conditions. They are defined in the fine print but usually mean any health problems that you had treatment for, in a period of between 1 week and 52 weeks before the start of the policy, or health conditions that are ongoing.

Treatment usually includes medication. Accordingly, for most people with MS, their MS will usually qualify as a pre-existing condition.

That means that you won't automatically be covered for MS-related medical and like expenses you incur overseas. This could include hospital expenses for relapses, or medical expenses for falls if they were related to balance problems from your MS.

You may still be covered for non-MS related injuries or sicknesses that happened overseas but you will not automatically be covered for MS-related problems.

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## Medical Cover: Applying for cover for MS



It is possible to apply to get travel insurance cover for medical and like expenses associated with your MS by specifically applying for cover for MS.

You will have to fill in an application form and send it to the insurer with a medical statement from your doctor.

This should preferably be a statement from your treating neurologist setting out your diagnosis and prognosis and that in his/her opinion you are not a significant risk of getting sick from your MS whilst you are overseas.

The insurer will then make a decision whether they will give you cover for your MS and if so, on what terms.

Depending on your state of health you may be able to get cover for your MS although perhaps with a premium loading or some benefit limitations.

Always apply at least a few months before you are due to travel to give the insurer time to assess the application.

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## Medical Cover: Claims



If you need to make a travel insurance claim, most insurers have an emergency number to contact them. They often give you an emergency contact card.

Call them and tell them briefly what happened. They may then send out a claim form for you and your doctor/the hospital (if appropriate) to fill in and send back.

If the claim is for lost/stolen or damaged goods or baggage, you will need to provide proof of the loss and a police report if necessary.

You might be asked to speak to an investigator and to provide other information and documents.

A decision should be made quickly about any hospitalisation and medi-vac arrangements.

If the claim is accepted, the question will then be what is the amount of the loss or damage or what are the reasonable medical, hospital or travel expenses.

Under the Insurance Code of Practice, the insurer is supposed to notify you of their decision within a maximum of 4 months. They must give you reasons and tell you of your rights of appeal.

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## Medical Cover: Appeals



Any decision or non-decision by an insurer can be appealed by lodging an internal dispute resolution (IDR) complaint.

The complaint goes to the insurer's Complaints Officer who will make a new decision within 45 days.

You should make a written submission about why you are complaining and put in any medical evidence or reports.

The insurer must notify you in writing of the decision on the complaint giving reasons and copies of any relevant documents.

If you are still not happy you have the right to complain to the Australian Financial Complaints Authority (AFCA) or to lodge a court case. If an application for MS cover was rejected, you might also be able to lodge a disability discrimination complaint. Get advice.

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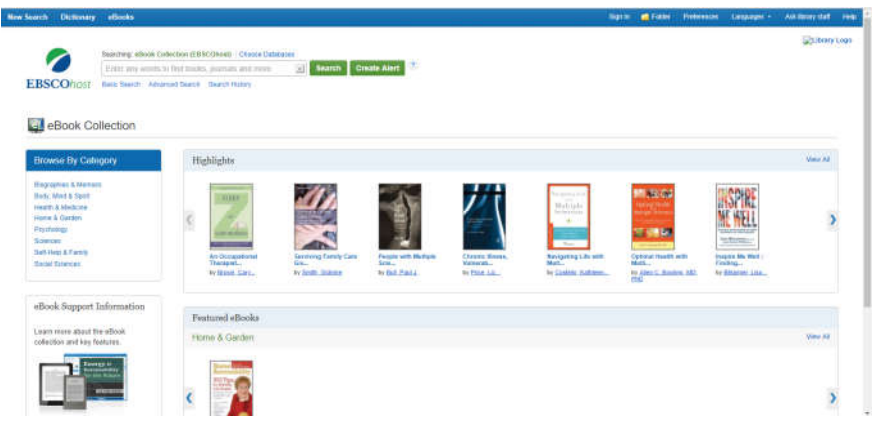

# Questions



MS Connect  
1800 042 138  
[msconnect@ms.org.au](mailto:msconnect@ms.org.au)

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# Free E-books



**Contact MS Connect to obtain login details  
1800 042 138**

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## Get Your Act Together



- Online Tool – designed to help you better manage your multiple sclerosis symptoms
- Focuses on some of the common symptoms of MS – emotions, fatigue, continence, cognition, pain and heat sensitivity
- Designed for people living in the ACT but includes useful information for all people living with MS
- Complete the tool to receive a personalized report (listing services, resources, tips etc)

Visit [www.ms.org.au](http://www.ms.org.au) and search **Get Your Act Together**

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## The National Disability Insurance Scheme




### **A major change to the way disability supports and services are funded and delivered**

- Available to people who are: under 65, satisfy residency requirements and are able to demonstrate that their disability substantially affects daily living
- Promoting choice, control and social and economic participation
- Providing a whole-of-life approach
- It is not means tested
- Providing reasonable and necessary supports and services
- Ensuring equity of access

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**We can help you to**



- understand the eligibility requirements
- understand the pathways to access the NDIS
- prepare for a planning conversation
- understand your current supports and any unmet need
- develop your goals

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**We are a 'Registered Provider'**



MS is a registered NDIS provider in NSW, ACT, Vic and Tas. MS is approved to provide:

- Preplanning prior to your conversations (All areas)
- Support Coordination/Connection – assistance to help make your plan active (All areas)
- Short term accommodation (Vic)
- Community Participation (NSW)
- Exercise physiology and personal training (NSW)
- Specialist Continence Assessment (NSW and Vic)
- Physiotherapy and Occupational Therapy (NSW and Vic)

Want to learn more?  
Please call  
MS Connect  
1800 042 138

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## My Aged Care



**My Aged Care** is an Australian Government initiative, website and phone line to help you find about aged care services.

**Available to people who are 65 years of age and over.**

### Why Contact My Aged Care?

- ✓ Information
- ✓ Assistance in mapping out your needs
- ✓ An assessment for further supports

**Phone:** 1800 200 422 Free call Australia wide

**Website:** <https://www.myagedcare.gov.au>

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## Other Services



### MS Financial Assistance program

MS Financial Assistance program provides one-off funds for those facing financial hardship. The funds can be used to purchase equipment or air conditioners to promote quality of life and help with health related matters

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i-FIMS  


# RESEARCH

Are you part of the MS community and interested in volunteering in a study ?

We are looking for adults who:

- *Have a confirmed diagnosis of Multiple Sclerosis*
- *Are able to walk 50m with or without a walking aid*
- *Are able to stand 1 minute unaided*
- *Have had no worsening of MS symptoms in the past 30 days*

Interested, please contact Anna Butler on 0408368244 or [ifims.melbourne@neura.edu.au](mailto:ifims.melbourne@neura.edu.au)  
[www.neura.edu.au/clinical-trial/step-training-ms/](http://www.neura.edu.au/clinical-trial/step-training-ms/)



Thank you



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Your feedback is important to us and will  
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Thank you for your time.

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