

Make sure you're covered

Travel insurance when visiting the Isle of Man

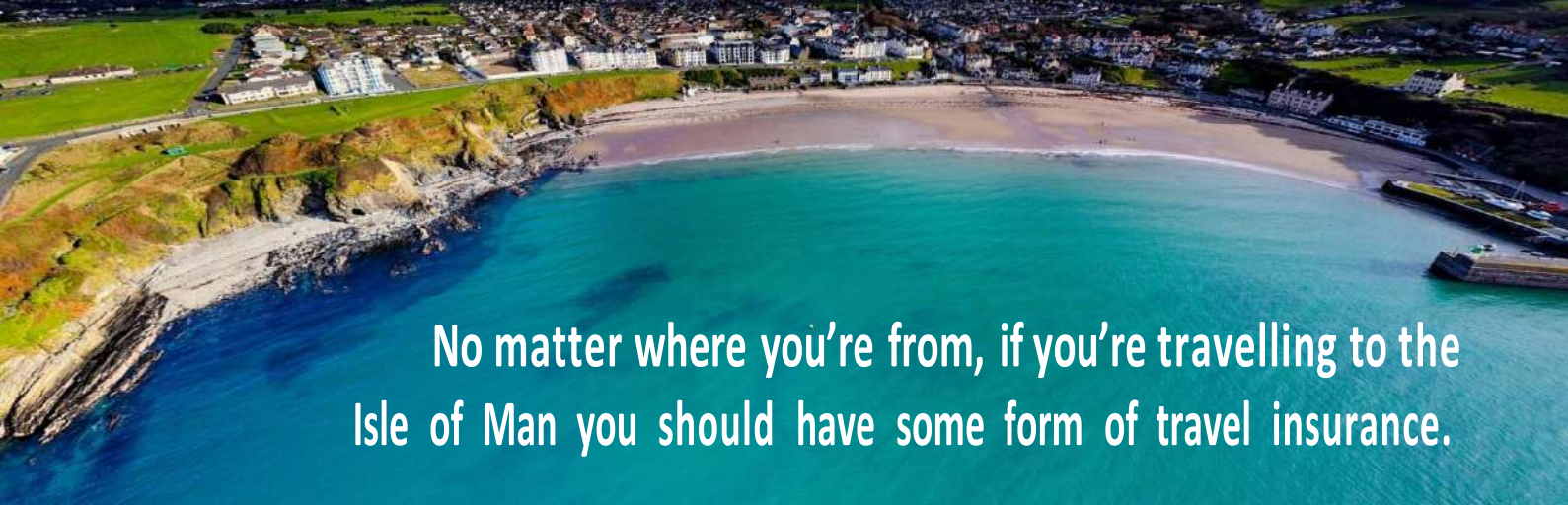
Department of Health and Social Care
Rheynn Slaynt as Kiarail y Theay

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Isle of Man
Government

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No matter where you're from, if you're travelling to the Isle of Man you should have some form of travel insurance.

UK residents travelling to the Isle of Man

The Isle of Man and the UK have a reciprocal healthcare arrangement in place which makes sure that Isle of Man residents visiting the UK (and UK residents visiting the Isle of Man) are able to receive necessary healthcare if it is required before returning home.

Although necessary treatment is free, you may face other costs such as those for repatriation (return travel to your home country). Because of this, all UK residents who travel to the Isle of Man (including on business) should make sure that they have adequate insurance in case repatriation is required. Repatriation can be very expensive, ranging from the cost of a ferry ticket to hiring a private air ambulance.

Travelling from outside the UK

If you're traveling to the Island from outside the UK, you may be faced with healthcare costs while in the Isle of Man. Although some services are free to all (e.g. accident and emergency services up to and including treatment in an Emergency Department) you are liable (with limited exemptions) to all treatment provided if admitted to hospital and you may face a very heavy charge for medical repatriation to your home country if that were required.

It is therefore extremely important that you take out adequate insurance for all trips to the Isle of Man covering any medical treatment which is chargeable and repatriation to your home country.

What is meant by the UK?

The UK is the United Kingdom of Great Britain and Northern Ireland, which is made up of England, Scotland, Wales, and Northern Ireland. This means that only residents from these four constituent nations of the UK are entitled to free healthcare under the terms of this Agreement when visiting the Isle of Man.

The UK does not include the Republic of Ireland (Eire), Jersey, Guernsey, or any British Overseas Territories (e.g. Gibraltar, Bermuda etc).

What if I'm studying full time in the Isle of Man?

Students who are able to prove that their course on the Island lasts more than six months are entitled to IOM NHS services free of charge so would not need insurance whilst on the Island.

What is meant by repatriation?

Repatriation is a term used to describe the process of returning a person back to their home country. In terms of medical repatriation, this includes when normal travel plans have been disrupted by ill-health and may require use of an Air Ambulance service.

For example if you miss a flight because of a stay in hospital whilst in the Isle of Man, it is up to you, or your insurance company, to arrange your transport home. This cannot be done by the airline or ferry operator, or by the Isle of Man Government.

How much does repatriation cost?

The actual costs would depend on many things, such as the distance of the journey, the nature of your condition, whether an air ambulance was required, and what specialist equipment and medical staff may be needed

It is not uncommon for repatriation by air ambulance to cost thousands of pounds just for the Isle of Man to UK, and the cost could be considerably more to other countries.

Do I need to provide any proof of identity when I travel?

Whilst all UK residents have an NHS number, travelling with photographic ID is recommended as it may be requested by the healthcare provider.

I have a European Health Insurance Card (EHIC) / Global Health Insurance Card (GHIC) or Provisional Replacement Certificate (PRC) – does this entitle me to free healthcare on the Island?

UK residents are covered by the Reciprocal Healthcare Arrangement between the IOM and the UK. Those with a UK issued EHIC, UK GHIC, new UK EHIC or UK PRC can use this as proof of UK residence for the purposes of the Agreement.

The Isle of Man is not part of the European Union (EU) or the European Economic Area (EEA) so EU/EEA residents will require appropriate insurance when travelling to the Isle of Man.

What is meant by insurance and why is it required?

Whilst the Isle of Man has a National Health Service that is funded from taxation and free at the point of delivery for Isle of Man residents, the Overseas Visitor Regulations require us to charge for treatment provided to non-residents unless it is exempt from charging.

This means that unless you're a resident of a country which has a reciprocal healthcare agreement with the Isle of Man, or you are otherwise exempt from paying by virtue of the provisions of the Overseas Visitor Regulations, you need to make arrangements for cover for any chargeable medical treatment that may be needed when you travel to the Isle of Man.

If you require healthcare in the Isle of Man which is chargeable and don't have insurance, the burden of payment is yours and not the responsibility of the Isle of Man Government or your home country.

Where can I get insurance from?

It is up to you to source insurance, as the Isle of Man Government cannot endorse any particular policies or companies.

If you're a UK resident or travelling from outside the UK you need to make sure that your policy covers repatriation from the Isle of Man. It is important that you make your specific needs clear to the insurance provider, and make sure that the policy covers these.

In particular, it is very important to make sure that when applying for insurance, you declare any pre-existing medical conditions. Some policies will cover you for these without any additional cost, whilst some may increase the premiums to cover the higher risk.

If you have pre-existing medical conditions, it is worthwhile checking with several companies.

It is also worth checking to see if any bank accounts, credit cards or society memberships that you may have automatically provide health insurance cover if you travel. Some do, but again it is important to make sure that they cover your needs.



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