

# Consumer update

Advice on your rights, tips on smarter shopping and answers from the experts: check out our regular consumer round-up.

## Travel right

It's almost holiday season, and if you have diabetes and are planning to go abroad, taking a little extra care should ensure a problem-free trip. If you use syringes, you can take them on the plane — you just need a

the names of all your prescribed drugs, including the trade name and generic name, in case you have to find a chemist. Bear in mind that insulin sold abroad can come in a lower strength than the UK standard U-100.

Some countries, particularly in the Middle East, have very stringent laws on illegal drugs, which may affect you if you use syringes. The Foreign Office advises you to check with the embassy or consulate of your planned destination before you book, to ensure you will not have problems entering the country with needles or prescribed medication. The Foreign Office website, [www.fco.gov.uk](http://www.fco.gov.uk), has country-specific information.

## Will you still benefit?

The Chancellor, Alistair Darling, announced in his March 2008 Budget that from 2010, all incapacity benefit claimants will have to attend a compulsory Work Capability Assessment (WCA). Full details are still to be announced, but medical tests are expected to be included. Claimants assessed as fit to work, even part-time, will be expected to seek employment or enrol in training, or risk losing their incapacity benefit.

However, incapacity benefit reform starts in October this year, with a new, simplified Employment and Support

Allowance (ESA) replacing incapacity benefit for new claimants. Eligibility for ESA will include the WCA.

The scheme will gradually be rolled out so that people already claiming incapacity benefit will all be called up by April 2010 for reassessment. Visit the Citizens Advice Bureau's website, [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk), for free benefits advice.



## Check your contract

Do you know how many days of annual sick leave you can take from work? There is no national set limit but employers can set restrictions in your work contract. A survey carried out in March for the Department of Health showed that 175 million working days are lost each year to illness. That's an average of seven days for each worker at a cost to the economy of £100 billion. You can self-certify for the first seven days of your illness — after that, you must see a GP to be signed off for longer.

## Ask the expert

**Q** I've just been diagnosed with type 2 diabetes. Do I have to tell anyone at work, or is it just my business?

**A** Jacqui Jedrzejewski of NHS Direct says: 'There is no legal requirement to tell an employer or potential employer that

you have diabetes, unless you are operating machinery or drive for a living, in which case you must declare it. That said, many organisations require job applicants to complete an occupational health assessment in which you may be asked to declare any known medical conditions. You should take care to answer all questions honestly and accurately so as to avoid any issues concerning a 'false declaration' later on in your employment.

'If you do tell them, employers may well be more supportive in allowing time off for healthcare appointments as well as providing support if you become ill or require any additional support while at work. The Disability Discrimination Act (DDA) was brought in to protect people with disabilities from being treated differently from other employees and although most people with diabetes do not consider themselves disabled, diabetes is covered under the Act, which means employers to whom the Act applies cannot refuse a job applicant solely because he or she has diabetes.

'If you use insulin and drive, you must inform the DVLA and also your car insurance company.'

## Mixed messages

Hospital care may have improved in many areas over the years, but single-sex wards were once standard practice. Now, mixed wards are not uncommon and an investigation by *Yours* magazine found that many of its female readers have had embarrassing or distressing experiences in mixed wards. Health minister Ann Keen responded: 'Lots of older people don't complain because they don't want to be labelled as troublemakers, and that's a shame. It's important that people feel they can speak up.'

So if you or a relative are



**Above:** At least it was a single-sex ward...

admitted to a mixed ward and you're not happy about it, complain – but the minister also admits that in some hospitals there may not be an alternative.

## Take cover

A good travel insurance policy is really important if you have diabetes, but you may have to shop around to find one that meets your needs at a reasonable price. Diabetes UK has this advice:

- Get insurance quotes before you book your holiday as it may cost more than you think.
- Allow time to buy your policy; it may take longer than you expect.
- Don't just buy on price; get the cover you need.
- Read all the small print before you buy.
- Inform the broker or insurance company of all your medical conditions, including diabetes, even if they do not ask.
- Take out a group or family policy if travelling with others.
- On holiday, keep your policy details and emergency contact numbers with you and keep receipts for anything you may need to claim for.
- If you are travelling within the EU, you can apply for a European Health Insurance Card (EHIC), which is no substitute

for insurance but will cover you for basic free medical treatment under reciprocal rules. Ask your GP for the form.

Diabetes UK Insurance Services offers quotes on all types of insurance: call 0800 731 7431 or go online at [www.diabetes.org.uk/services](http://www.diabetes.org.uk/services) for details.

## Safeguard your shopping

Credit card fraud takes place roughly every nine seconds in the UK, according to APACS, the UK payments association. Protect yourself by shielding your PIN at the cash machine and never use a machine that looks odd – it may have been tampered with. Be



extra careful on the internet; only shop at secure websites that show a locked padlock or unbroken key symbol in the bottom of your browser window. Shred any confidential mail and be very careful about how much personal information you display on social networking sites to protect yourself from identity theft.

## Speak to me

A blood glucose meter that 'talks' is available free if you have diabetes and find it difficult to read a conventional meter.

The SensoCard Plus gives you a spoken result in just five



seconds and has a store for 500 readings, which can be played back at any time. The operating instructions are also spoken.

To receive a free talking meter, ask your healthcare adviser to call BBI Healthcare on 01792 229333. The meter will be delivered free, usually within 48 hours. Test strips are available on prescription. Visit

[www.sensocardplus.com](http://www.sensocardplus.com), for further details.

## Webwatch

Check out our pick of helpful sites for smart surfers:

### Going greener

The BBC has a new website, [www.BBCGreen.com](http://www.BBCGreen.com), which has all sorts of useful information on saving energy, shopping ethically and generally living in a more eco-friendly way – but without insisting that you start hugging trees or doing your laundry in a mountain stream.

### Officially useful

If you haven't visited it yet, [www.direct.gov.uk](http://www.direct.gov.uk) is well worth a look. It's a government-run website that has information on absolutely everything official you can think of, from how to find out your MP's email address or reporting fly-tipping, to how to become a magistrate or get planning permission. Best of all, it's written in plain English – no jargon or gobbledegook.

### Cancer support

Cancerbackup, the information and support charity, has launched [www.whatnow.org.uk](http://www.whatnow.org.uk), the first online cancer social network in the UK. Anyone can join the site and share their experiences, whether they have cancer themselves or have a loved one affected by the disease. Called 'What now?' because it is often the first question people ask after diagnosis, the website offers access to information and advice as well as the chance to communicate with people in the same situation.

**Turn to the Diabetes Databank on page 92 for lots more sources of advice, support, products and services.**

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