
Insurance for people with Crohn's or Colitis

This information is for people living with Crohn's or Colitis who want insurance. It is about life insurance, critical illness insurance, income protection insurance or health insurance. It explains what these types of insurance are, and how they might be affected if you have Crohn's or Colitis.

Home insurance should not be affected by having Crohn's or Colitis.

We have separate information on [Travelling with Crohn's or Colitis](#), which includes travel insurance.

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Key facts about insurance for people living with Crohn's or Colitis

- If you have Crohn's or Colitis, you can still get many types of insurance. But it might cost more. Some policies might exclude claims related to your Crohn's or Colitis.
- It's a good idea to get quotes from several different companies if you can. You could use a price comparison website, contact insurance companies directly, or use a financial adviser or insurance broker. You might pay a fee for this.
- Be careful of any assumptions insurance companies make. It could affect what is covered.
- If you already have insurance, check to see if it covers your Crohn's or Colitis.
- When you apply for an insurance policy, it is important to tell the insurance company that you have Crohn's or Colitis, even if it is well controlled. Otherwise, your policy might be invalid.
- Whatever type of insurance you need, check the details carefully to see exactly what it covers.
- If a company cannot provide insurance for you, they may be able to give you contact details of a specialist company or insurance broker who can help you.

Insurance concerns for people living with Crohn's or Colitis

In the past, it has been difficult for some people with Crohn's or Colitis to get insurance. It should be easier nowadays, but people still tell us they have difficulty getting some types of insurance. Depending on the type of insurance you want, you might need to pay more for it than other people.

Insurance companies usually decide how much to charge for an insurance policy based on how likely it is that you will need to make a claim. They start off with a standard price – called a premium. This is based on how old you are and whether or not you smoke. They may then adjust the premium based on your individual risks. This can include:

- Your height and weight
- What health conditions you have
- Whether you drink or take recreational drugs
- Whether you have any high-risk hobbies
- Your job

Having Crohn's or Colitis does not always affect how much you pay for insurance. Instead of increasing your premium just because you have Crohn's or Colitis, insurance companies often look at your **individual** risk of claiming on your policy. They work this out based on things like:

- How long you have had Crohn's or Colitis
- Your symptoms
- Your treatment
- How often you have flare-ups

The process of assessing your individual risk and deciding if you are eligible for a policy is called 'underwriting'. Different insurance companies have different approaches to underwriting. This can affect how much your premium is. It also depends on the type of policy you want. Some policies do not ask for any medical information. They are called 'guaranteed acceptance' or 'medical history disregarded' policies. But they are usually more expensive than standard insurance policies.

Where to get insurance

We cannot recommend any particular insurance company or policy.

There are several ways to find insurance. You could:

- Find out whether insurance is available through your employer, if you have one. This could be cheaper than buying individual insurance. This is because group policies sometimes offer a standard rate and may not collect detailed information on individual health conditions. This is called a 'medical history disregarded' policy.
- Use a price comparison website to get quotes from lots of companies at once. This can be useful for general insurance policies, but check the quotes and the list of assumptions carefully. They might not cover more complicated health conditions like Crohn's or Colitis.
- Contact insurance companies directly. Some companies specialise in providing insurance for people with pre-existing health conditions.
- Use a financial adviser or an insurance broker. Insurance brokers are independent advisers who specialise in insurance – but they do not cover every company. Financial advisers and insurance brokers can give you professional advice about the cover you need, and help you find insurance even if you have complicated needs. They also help if you need to claim on a policy you have taken out through them. If they cannot find suitable insurance for you, they may be able to put you in contact with a company that can. Insurance brokers usually do not charge for their services. Instead, they earn commission from insurance companies they use. Financial advisers might earn commission or they might charge you a fee.

If you already have insurance, check the details or contact your insurer to find out if it covers your Crohn's or Colitis. If it does, it might be worth keeping it going. You may not be able to get the same cover somewhere else. Or you might have to pay more for it.

You can search for insurance companies, financial advisers or brokers online. You could start by trying:

- [The British Insurance Brokers' Association](#)
- [The Association of Medical Insurers and Intermediaries](#)
- [The Personal Investment Management and Financial Advice Association](#)

It's a good idea to get quotes from several different companies if you can. The price of a policy and exactly what it covers can vary a lot.

How to get insurance

When you apply for an insurance policy, you need to answer questions about yourself and your lifestyle. This helps the insurer work out how likely you are to make a claim, and how much your policy should cost.

You might have to answer questions about:

- Your health, including any illnesses that run in your family
- Your age, height and weight
- Whether you smoke, drink alcohol or take recreational drugs
- Your job
- Any high-risk hobbies you have (like rock climbing, scuba diving or motor sports)
- Your travel history

It is important to tell your insurance company if you have ever been diagnosed with Crohn's or Colitis. This is the case even if it is well controlled or you have not needed treatment for a long time. If you do not tell them, your insurance might be invalid, or you could have problems if you need to make a claim.

If you have Crohn's or Colitis, insurance companies usually ask you more questions, such as:

- When you were diagnosed
- Your treatment
- Your symptoms
- Whether your Crohn's or Colitis affects your liver, joints or eyes
- How often you have flare-ups
- If you have had surgery or are waiting for surgery

Insurance companies sometimes ask for a report from your GP before deciding whether to offer you a policy. They must ask for your consent first. Your GP might charge for this report, but the insurance company usually pays the fee.

Occasionally, they might ask you to have a medical examination or blood tests.

Types of insurance

There are lots of types of insurance. Here, we talk about:

- Life insurance
- Critical illness insurance
- Income protection insurance
- Health insurance

We cover travel insurance in our separate information on [Travelling with Crohn's or Colitis](#).

If you have Crohn's or Colitis, you can still get many types of insurance. But it might cost more. Some policies might exclude claims related to your Crohn's or Colitis. Whatever insurance you need, check the details carefully to see exactly what it covers.

If you already have insurance, check the details or contact your insurer to find out if it covers your Crohn's or Colitis.

Life insurance

Life insurance pays a cash sum when you die. There are two main types:

- Term insurance covers you for a fixed length of time. It only pays out if you die during this time. It can pay out a fixed amount, called level term insurance. Or it can pay out a gradually decreasing amount, called decreasing term insurance. This can be useful for paying off a mortgage, when the amount left to pay reduces over time.

- Whole-of-life insurance covers you for your whole life. As long as you keep the policy going, it pays out whenever you die.

In the past, insurance companies charged people with Crohn's or Colitis very high premiums for life insurance, or sometimes refused to insure them at all. This is because they thought people with Crohn's or Colitis had a higher risk of dying than other people. But we now know that most people with Crohn's or Colitis live just as long as other people.

If you have Crohn's or Colitis, you can usually get life insurance. If your Crohn's or Colitis is well controlled, it might not cost any more than usual. But if you were diagnosed recently, or you have frequent flare-ups, you might have to pay higher premiums. Insurers might postpone offering you a policy if:

- You have had surgery recently, or you're waiting for surgery
- You have had a recent flare
- You have been admitted to hospital recently

Some insurance companies offer 'guaranteed acceptance' life insurance policies for people over 50. These policies do not ask for any medical information. But they are generally more expensive than standard life insurance policies. You cannot usually claim on these policies during the first 1 or 2 years.

Critical illness insurance

Critical illness insurance pays a cash sum if you get an illness that is listed in your policy. Policies always list cancer, heart attacks and stroke. They can include other critical illnesses too.

- If your Crohn's or Colitis is well controlled, you might be able to get critical illness cover. But it might be more expensive than it is for other people.
- If you have more than one or two flare-ups a year or you have ongoing symptoms, it can be difficult to get critical illness cover.

Income protection insurance

Income protection insurance pays you a regular income if you cannot work because of an illness or injury. You usually have to be off work for several weeks or months before you can claim.

If you have Crohn's or Colitis, it might be difficult to get income protection insurance. This is because you have a higher risk of needing time off work than people who do not have Crohn's or Colitis. Insurance companies might:

- Charge you extra for a policy that includes Crohn's or Colitis
- Postpone offering you a policy until your Crohn's or Colitis has been in remission for a certain length of time
- Offer you a policy that covers other illnesses but excludes Crohn's or Colitis
- Refuse to cover you

If you had an income protection policy before you got Crohn's or Colitis, contact your insurer to find out if it covers you.

Health insurance (private medical insurance)

Health insurance covers the cost of private treatment for short-term (acute) illnesses or injuries. It can be faster than waiting for treatment on the NHS. It might let you access health services that aren't available on the NHS.

- Health insurance does not usually cover treatment for long-term (chronic) conditions like Crohn's or Colitis. But if you already have health insurance before you are diagnosed, it might cover the cost of private tests and any urgent treatment you need.
- Health insurance does not usually cover illnesses you already had when you took out the policy. But sometimes you can pay extra to include these.

I was able to buy medical insurance through my employer at the same cost as other employees, despite having Crohn's. I know I was lucky and not everyone will have this option. It doesn't cover treatment for chronic disease, but does cover acute flare-ups.

Sarah

Living with Crohn's

If you are turned down for insurance

It can be frustrating if a company refuses to offer you insurance. But it does not mean that all companies will turn you down.

Many insurance companies have agreed to follow guidelines that help people with pre-existing health conditions find affordable insurance. If one of these companies cannot insure you, they should give you contact details of a specialist company or insurance broker who might be able to help. If they do not know of any, the [British Insurance Brokers' Association](#) can help you find a provider.

Other organisations

[Association of Medical Insurers and Intermediaries](#): An association for independent medical insurance advisers in the UK: <https://amii.org.uk/>

[British Insurance Brokers' Association](#): A UK organisation of regulated insurance brokers: <https://www.biba.org.uk/>

[Citizens Advice](#): A UK charity offering free, confidential advice: <https://www.citizensadvice.org.uk/>

[MoneyHelper](#): A free UK service offering impartial financial information: <https://www.moneyhelper.org.uk/>

Personal Investment Management and Financial Advice Association: A UK association of companies that provide financial advice: <https://www.pimfa.co.uk/>

Help and support from Crohn's & Colitis UK

We're here for you whenever you need us. Our award-winning information on Crohn's Disease, Ulcerative Colitis, and other forms of Inflammatory Bowel Disease have the information you need to help you manage your condition.

We have information on a wide range of topics, from individual medicines to coping with symptoms and concerns about relationships and employment. We'll help you find answers, access support and take control.

All information is available on our website: crohnsandcolitis.org.uk/information

Our Helpline is a confidential service providing information and support to anyone affected by Crohn's or Colitis.

Our team can:

- Help you understand more about Crohn's and Colitis, diagnosis and treatment options
- Provide information to help you live well with your condition
- Help you understand and access disability benefits
- Be there to listen if you need someone to talk to
- Help you to find support from others living with the condition

Call us on 0300 222 5700 or email helpline@crohnsandcolitis.org.uk.

See our website for LiveChat: crohnsandcolitis.org.uk/livechat.

Crohn's & Colitis UK Forum

This closed-group community on Facebook is for everyone affected by Crohn's or Colitis.

You can share your experiences and receive support from others at:

facebook.com/groups/CCUKforum.

Help with toilet access when out

Members of Crohn's & Colitis UK get benefits including a Can't Wait Card and a RADAR key to unlock accessible toilets. This card shows that you have a medical condition, and will help when you need urgent access to the toilet when you are out. See crohnsandcolitis.org.uk/membership for more information, or call the Membership Team on 01727 734465.

Crohn's & Colitis UK information is research-based and produced with patients, medical advisers and other professionals. They are prepared as general information and are not intended to replace advice from your own doctor or other professional. We do not endorse any products mentioned.

About Crohn's & Colitis UK

We are Crohn's & Colitis UK, a national charity fighting for improved lives today – and a world free from Crohn's and Colitis tomorrow. To improve diagnosis and treatment, and to fund research into a cure; to raise awareness and to give people hope, comfort and confidence to live freer, fuller lives. We're here for everyone affected by Crohn's and Colitis.

This information is available for free thanks to the generosity of our supporters and members. Find out how you can join the fight against Crohn's and Colitis: call 01727 734465 or visit crohnsandcolitis.org.uk.

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We hope that you've found this information helpful. You can email the Knowledge and Information Team at evidence@crohnsandcolitis.org.uk if:

- You have any comments or suggestions for improvements
- You would like more information about the research on which the information is based
- You would like details of any conflicts of interest

You can also write to us at **Crohn's & Colitis UK, 1 Bishops Square, Hatfield, Herts, AL10 9NE** or contact us through the **Helpline: 0300 222 5700**.

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