
Finances: what you need to know if you have Crohn's or Colitis

Living with [Crohn's](#) or [Colitis](#) can be expensive, although not everyone will experience this. You might worry about extra costs like prescriptions and increased household bills. You might also be worried about being too unwell to work.

It can feel overwhelming, but you're not alone. There is support available.

We've created this resource to help you take control of your finances. It explains what help is available. This includes:

- Benefits
- Grants
- Help with transport, housing and health costs

You don't need to read the whole resource as there's a lot of information. The sections on this page are for general information. Your local Citizens Advice can give specific advice about finances for your situation:

- [England and Wales](#)
- [Scotland](#)
- [Northern Ireland](#)

This resource contains several links to external websites. For help navigating this, contact our [Helpline](#). Get in touch with them by phone 0300 222 5700 or email helpline@crohnsandcolitis.org.uk.

You can find a list of all the organisations we mention in the **Other organisations** section.

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Key facts about managing your finances

- Crohn's and Colitis aren't always classed as a disability. This can change depending on how the condition affects your daily life. The Equality Act 2010 defines a disability as 'a physical or mental impairment that has a substantial and long-term negative effect on your ability to do daily activities'.
- There are schemes and grants available for people living with a disability.
- A benefits calculator is a useful way to work out what benefits you could get.
- If you are employed, you can get help to support you working. Your employer must make reasonable adjustments so you aren't disadvantaged by your condition.
- You might be able to get help with water bills through the WaterSure scheme. There is also some help for heating and energy bills.
- You can still apply for welfare benefits if you are working. This includes Personal Independence Payment and Universal Credit. You can apply for Attendance Allowance if you are of State Pension age.

Claiming benefits

See our [Disability benefits quick guide](#) for more information on what benefits you may be eligible for and how to apply for them.

You can claim benefits and possibly get extra money if:

- You have a low income or you have no income
- You struggle with your daily tasks
- You can't work due to disability or your disability limits what you can do

You can use a benefits calculator to help you find out what you can claim.

Benefits calculators

Benefits calculators are free to use and anonymous. They can help you find out:

- What benefits you could get
- How to claim
- How your benefits might change if you start work

Make sure you have all the information you'll need before using a benefits calculator. This includes information about your savings, your income and any existing benefits. The Government website, GOV.UK, recommends the following benefits calculators:

- [Turn2us](#)
- [Policy in Practice](#)
- [entitledto](#)

These calculators will be accurate if you are a British citizen. See GOV.UK for more details on using [benefits calculators](#). If you live in Northern Ireland, you can visit the [NI Direct website](#).

There are several benefits you may be able to claim for. Each type of benefit will have its own eligibility criteria.

These benefits include:

- Personal Independence Payment (PIP)
- Adult Disability Payment (ADP) (Scotland only)
- Attendance Allowance (AA)
- Universal Credit (UC)
- New Style Employment and Support Allowance (New Style ESA)
- Carers Allowance (plus a Carers Allowance Supplement in Scotland)
- Carers Support Payment (replacing Carers Allowance in Scotland from 2023 onwards)
- Young Carer Grant for carers in Scotland aged under 19

If your child has Crohn's or Colitis, you may be able to claim Disability Living Allowance (DLA) for children or the Child Disability Payment (CDP). CDP is only available if you live in Scotland.

See the table below for the benefits available in your home nation.

Type of benefit	What does this mean?	England	Wales	Scotland	Northern Ireland
Personal Independence Payment (PIP)	PIP is for adults with a disability or long-term health condition.	✓	✓	X	✓
Adult Disability Payment (ADP)	ADP is for adults with a disability or long-term health condition.	X	X	✓	X
Attendance Allowance (AA)	AA helps with costs to support daily activities, but not mobility needs. Only those who have reached State Pension age and are not receiving PIP/ADP may qualify.	✓	✓	✓	✓
Universal Credit (UC)	UC is a once-a-month payment to help with your living costs.	✓	✓	✓	✓
New Style Employment and Support Allowance (ESA)	New Style ESA is a fortnightly payment if you are unable to work because of a health condition, disability or sickness. This benefit can also provide support to get back into work, including part-time work, if you're able to.	✓	✓	✓	✓
Disability Living Allowance (DLA) for children	DLA can help with the extra costs of looking after a child with a disability under 16 years old.	✓	✓	X	✓

Child Disability Payment (CDP)	CDP can help with the extra costs of looking after a child with a disability under 16 years old.	X	X	✓	X
Carer's Allowance	Carer's Allowance is for those giving regular unpaid care to a disabled person in their own home.	✓	✓	✓	✓
Carer Support Payment	In Scotland, Carer's Allowance is being replaced by the Carer Support Payment.	X	X	✓	X
Carer's Allowance Supplement	Carer's Allowance Supplement is an extra payment for people in Scotland who get Carer's Allowance on a particular date.	X	X	✓	X
Young Carer Grant	The Young Carer Grant is a payment for people aged 16 to 18 years old who are caring for at least 16 hours a week.	X	X	✓	X
Disabled Students' Allowance (DSA)	Disabled Students' Allowance is a payment that covers extra study-related costs due to a long term health condition.	✓	✓	✓	✓

Personal Independence Payment (PIP) / Adult Disability Payment (ADP)

Personal Independence Payment (PIP) is for adults with a disability or long-term health condition. You may be eligible for PIP if your Crohn's or Colitis makes it hard for you to get around or cope with daily living. See the [GOV.UK website](https://www.gov.uk) for more information.

For more information about PIP, see the [Citizens Advice website](#) or the [Money Helper website](#).

If you live in Northern Ireland, see the [NI Direct website](#).

If you live in Scotland, you may be eligible for the Adult Disability Payment (ADP) instead. You cannot get PIP and ADP at the same time. See the [mygov.scot](#) website for more information.

If you get PIP or ADP before you are 66, you won't have to switch to Attendance Allowance.

Filling in the PIP application form can feel daunting. Our information on [Claiming Personal Independence Payment](#) takes you through the form question by question. It contains useful tips and suggestions to give you the best chance of making a successful claim.

There is also useful information on claiming PIP in our [Disability benefits quick guide](#).

Our [Helpline](#) can also answer your general questions about PIP.

Attendance Allowance (AA)

You can apply for Attendance Allowance if:

- You've reached State Pension age, and
- You are not already receiving PIP or ADP

This benefit helps with costs if you need extra support with daily activities. But it does not support mobility needs. You can apply for Attendance Allowance even if you don't currently have a carer for your needs.

Our Helpline does not have any specific information on Attendance Allowance, but you may find these resources helpful:

- [GOV.UK website](#)

- [Citizens Advice](#)
- [Age UK](#)

[Age UK](#) provides helpful financial information for older people. This includes debt advice and benefits and pension calculators. See the **Other organisations** section for more details.

Universal Credit (UC)

Universal Credit is a once-a-month payment to help with your living costs. It can help if you are:

- On a low income
- Out of work
- Not able to work because of a health condition
- Can't work as much because of a health condition

Universal Credit is replacing other benefits for people of a working age. This includes income support, housing benefit, tax credits and income-related Employment and Support Allowance.

Our Helpline does not have specific information on Universal Credit, but you may find these resources helpful:

- [GOV.UK website](#) (England, Scotland or Wales)
- [NI Direct website](#) (Northern Ireland)
- [Money Helper](#)

If you already receive Universal Credit, you might qualify for help with health costs. See the **Help with health costs** section below or visit the [NHS website](#) for details.

New Style Employment and Support Allowance (New Style ESA)

You may be able to get the New Style Employment and Support Allowance (New Style ESA) if you are unable to work because of a health condition, disability or sickness. New Style ESA can also provide support to get back into work, including part-time work, if you're able to.

You might be able to get New Style ESA on its own or at the same time as Universal Credit.

Our Helpline does not have specific information on New Style ESA but you may find these resources helpful:

- If you live in England, Scotland or Wales, see the [GOV.UK website](#).
- If you live in Northern Ireland, visit the [NI Direct website](#).

Disability Living Allowance (DLA) for children / Child Disability Payment (CDP)

DLA can help with the extra costs of looking after a child who:

- is under 16 years old, and
- needs much more looking after than a child of the same age who does not have a disability

DLA is for people living in England, Wales or Northern Ireland. See the [GOV.UK website](#) for more details.

If you live in Scotland, you may be eligible for the Child Disability Payment (CDP) instead. You may also qualify for a Child Winter Heating Payment. See the mygov.scot website for more information about [CDP](#) and [Child Winter Heating Payment](#).

Our information on [Claiming Disability Living Allowance for Children](#) will help you answer each question on the DLA application form. The guide offers tips and suggestions to give you the best chance of making a successful claim.

There is also useful information on claiming Disability Living Allowance for children in our [Disability benefits quick guide](#).

Our [Helpline](#) can also answer your general questions about DLA.

Claiming benefits for carers

You may be able to claim Carer's Allowance if you give regular unpaid care to a disabled person in their own home. The person you care for must be receiving disability-related benefits. You don't have to be related to the person you care for.

For more details, see the [GOV.UK website](#). You can also find more information through [Carers UK](#), a charity that supports carers.

In Scotland, Carer's Allowance is being replaced by the Carer Support Payment. If you're 66 or over, you can still claim Carer's Allowance. But it won't be paid if it is lower than the State Pension that is due to you.

If you are a carer living in Scotland, you may be eligible for other payments. These include:

- Carer's Allowance Supplement
- Young Carer Grant for carers aged under 19

You can read more about these on the [gov.scot website](#).

Working and employment

You don't have to tell your employer about your health problems. If you do, it can help you feel supported at work.

We have a dedicated guide to [being an employee with Crohn's or Colitis](#). You can also share [our guide for employers](#) with your workplace. This can help your employer understand your condition and how they can support you at work.

Your employer must make reasonable adjustments to adapt work for your disability.

These adjustments might include:

- Accessible toilet facilities
- Flexibility in work schedule
- Remote or hybrid working
- Adjusting sick leave trigger points
- Unlimited toilet breaks

The Equality Act 2010 protects you from discrimination at work. The Act protects you from discrimination at work if you have a disability. This includes if you are:

- A trainee
- Self-employed
- Working on a zero-hours contract

If you live in Northern Ireland, you may be covered by the Disability Discrimination Act.

Crohn's and Colitis aren't always classed as a disability. This can change depending on how the condition affects your daily life.

You can get free advice on your rights at work through [Acas](#). This includes issues like unfair dismissal, redundancy or discrimination at work.

Access to Work grants

Sometimes the help your employer is able to give won't cover all your needs. You can apply for an Access to Work grant in this case. This grant can pay for support based on your needs, such as taxi fares to work.

You may not be eligible for Access to Work if you receive certain benefits. If you live in England, Scotland or Wales, check the [GOV.UK website](#) for more information. If you live

in Northern Ireland, see the NI Direct website for information on [employment support](#) and [Access to Work](#).

Statutory Sick Pay (SSP)

You can get Statutory Sick Pay (SSP) if you are too ill to work. Your employer will pay SSP for up to 28 weeks. You'll need to meet certain criteria to receive SSP. This includes being an employee and earning a certain amount of money each week. Check your employment contract to see agreements on your contractual pay and SSP.

See the [GOV.UK website](#) for more information about SSP.

If you are self-employed, you won't be able to claim SSP. You can still claim other benefits. These include:

- Universal Credit
- Council Tax Reduction
- Personal Independence Payment
- New-style Employment and Support Allowance

Find out more information about these benefits in the **Claiming benefits** section above.

Early retirement - Ill Health Retirement

You can claim your work or occupational pension early by taking Ill Health Retirement. You can do this if your illness has forced you to leave employment earlier than expected. Contact your pension provider for more information.

You cannot claim the State Pension earlier than the [State Pension age](#).

Find out more information about Ill Health Retirement at [MoneyHelper](#) or the [GOV.UK website](#).

Help for students

If you are a [student with Crohn's or Colitis](#), you may be eligible for Disabled Students' Allowance (DSA). This is in addition to any student finance you receive. It's not based on your household income.

DSA helps with study-related costs, for example if you need specialist equipment like a computer. Depending on where you live, you'll need to apply through your country's specific website:

- [Student Finance England](#)
- [Student Finance Wales](#)
- [Student Awards Agency Scotland](#)
- [Student Finance Northern Ireland](#)

The following websites have more information about financial help for students with a disability:

- [GOV.UK website](#)
- [Disability Rights UK](#)
- [NHS Disabled Students' Allowance](#). This is a separate scheme to the DSA and applies if you receive an NHS bursary for your course.

Help paying your bills

For specific advice on your situation and paying your bills, speak to your local Citizens Advice:

- [England and Wales](#)
- [Scotland](#)
- [Northern Ireland](#)

See the table below for schemes available in your nation.

Type of financial assistance	What does this mean?	England	Wales	Scotland	Northern Ireland
WaterSure / WaterSure Wales	These schemes may help you save money on your water bills.	✓	✓	X	X
Water Charges Reduction Scheme (WCRS)		X	X	✓	X
Cold Weather Payments	These schemes may help you save money on your heating bills.	✓	✓	X	✓
Winter Heating Payment		X	X	✓	X
Warm Home Discount Scheme		✓	✓	✓	X
Affordable Warmth Scheme		X	X	X	✓
Winter Fuel Payments		✓	✓	✓	✓
Nest Scheme		X	✓	X	X

<p>Cost of Living payments 2023/24</p>	<p>You do not need to apply for this payment. It will be automatically calculated depending on your income and current benefits.</p>	<p>✓</p>	<p>✓</p>	<p>✓</p>	<p>✓</p>
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Water bills and WaterSure

WaterSure is a scheme that helps some people in England with their water bills. It works by capping your water bills. This means your bill will not be more than the average water bill in your area.

To qualify for the WaterSure scheme you must:

- Have a high essential use of water (including for medical conditions)
- Be on a water meter
- Be on certain benefits

Living with Crohn's and Colitis means you'll often use more water than others. Crohn's Disease and Ulcerative Colitis are conditions that qualify for the WaterSure scheme. You still need to meet the other criteria to be eligible.

If you get your water from Welsh Water, [WaterSure Wales](#) will cover you. This works in the same way as the English scheme.

For more information on the WaterSure scheme, see the [Citizen's Advice website](#).

The Water Charges Reduction Scheme (WCRS) is for people living in Scotland. To find out about this scheme, see the [mygov.scot website](#) and [Turn2us](#).

[Turn2us](#) have information about help with water bills if you live in Northern Ireland.

Heating bills

There are several schemes that can help you pay your heating bills. These include:

- Cold Weather Payments
- Winter Heating Payment (Scotland only)
- Warm Home Discount Scheme
- Winter Fuel Payments
- Nest Scheme (Wales only)
- Cost of Living payments – only guaranteed for 2023/24

Cold Weather Payments

You can apply for Cold Weather Payments if you:

- Are claiming certain benefits
- Are struggling to meet your home's heating costs during winter

Cold Weather Payments are only made when the weather is extremely cold for a long time. They will next start from 1 November 2023. See if you are eligible on the [GOV.UK website](https://www.gov.uk).

If you live in Scotland, you can't get Cold Weather Payments. You can check if you're eligible for the annual [Winter Heating Payment](#).

Warm Home Discount Scheme

If you find it difficult to pay your electricity bill during winter, you could get £150 off your bill. This is under the Warm Home Discount Scheme.

If you're eligible for the scheme, it'll be a one-off discount on your electricity bill. This will be between September and March.

You may be able to get the discount on your gas bill instead. This is if your supplier provides you with both gas and electricity. Contact your energy supplier to find out.

The discount will not affect your Cold Weather Payment or Winter Fuel Payment. The Warm Home Discount Scheme is available in England, Scotland and Wales. The Affordable Warmth Scheme is available in Northern Ireland.

To find out more, see the [GOV.UK website](#) or the [Northern Ireland Housing Executive](#).

Winter Fuel Payments

Winter Fuel Payments help you pay for your heating bills. You have to be born before a certain date to be eligible. This date will change on the [GOV.UK website](#). For example, in October 2023, you must be born before 25 September 1957 to be eligible.

You'll get a Winter Fuel Payment automatically if you're eligible and get the State Pension.

You'll usually receive a letter between October and November about [how much Winter Fuel Payment](#) you'll get. You can also make a claim if you think you're eligible but haven't received a letter.

For more information, see the [GOV.UK website](#).

Nest scheme in Wales

If you live in Wales, you might be eligible for the Nest scheme.

The scheme is part of the Welsh Government's Warm Homes programme. They offer a range of free, impartial advice. If you're eligible you can receive a package of free home energy efficiency improvements. This might include a new boiler, central heating or insulation.

For details and how to apply, see the Welsh Government's [Nest website](#).

Energy bills

Some energy companies offer an energy fund scheme. These schemes are there to help you cover any gas and electricity bill debts. The criteria you'll need to meet for each scheme is different. Energy companies will assess applications on a case by case basis.

See each energy fund website for more information and how to apply:

Open to anyone

- [British Gas Energy Trust](#)

Open to their customers only

- [EDF Customer Support Fund](#)
- [E.ON Energy Fund](#)
- [ScottishPower Hardship Fund](#)
- [Ovo Energy's Customer Support Package](#)

You can also contact [Ofgem](#) if your supplier isn't listed above.

General money-saving advice

There are other organisations who provide advice on grants and money-saving tips. These include the [Energy Saving Trust](#) or [Money Saving Expert](#).

[Ofcom](#) also has some information about discounts on phone and broadband packages. You may qualify for these discounts if you currently receive certain benefits, such as Universal Credit. See the **Other organisations** section for more details.

Help with housing and home improvement

You may be able to apply for support with housing and home improvements. These include:

- Housing benefit
- Council tax reduction
- Home improvement grants
- VAT relief

Housing benefit

You might be eligible for housing benefit if you:

- Cannot claim Universal Credit (e.g. because you are aged 66 or over), and
- Are on a low income from either work or benefits

You can use the housing benefit to help pay rent. You can apply for housing benefit if you're unemployed or working. See the [GOV.UK website](#) for more information.

If you live in Scotland, visit [mygov.scot](#) for more information.

If you live in Northern Ireland, visit [NI Direct website](#) for more information.

Council tax reduction or rates reduction

You could be eligible for a reduction on your council tax bill if you're on a low income or you claim benefits. You can apply if you own your home or rent, are unemployed or working. See the [GOV.UK website](#) for more information. You may also get a discount on your council tax if you are the only adult in your home in England. See the [Citizens Advice website](#) for more information about discounts on your council tax.

If you live in Scotland, you may be able to apply for council tax reductions or exemptions. This depends on which local council you live in. See the [mygov.scot website](#) for more information.

There is a different scheme if you live in Northern Ireland. You can find a guide to rates on the [NI Direct website](#).

Disabled Facility Grant

Your local authority can advise you on help with housing adaptations. This could include a Disabled Facility Grant. This grant is to help you live an independent life. It includes adaptations to your home, such as a grab rail or a downstairs toilet.

You can find more information about this grant through your national [Citizens Advice service](#) or through Shelter: [Shelter England](#), [Shelter Wales](#) or [NI Direct](#) in Northern Ireland.

Disabled Facility Grants are not available in Scotland, though there might be other grants available. For more information, visit [Citizens Advice for Scotland](#) or [Shelter Scotland](#).

Home improvement grants

Your local Home Improvement Agency (HIA) can help you to repair, maintain or adapt your home. HIAs can even help with smaller tasks such as putting together flat-pack furniture or looking after your garden.

Search for your nearest HIA:

- [England](#)
- [Scotland](#)
- [Wales](#)
- [Northern Ireland](#)

VAT Relief

Even if you are disabled, you'll still have to pay VAT on most things you buy. You might be able to claim VAT relief on products designed to help you live independently. For some, this may include incontinence products. You can find more information about this on the [GOV.UK website](#).

If you need incontinence pads to manage Crohn's or Colitis, you may be able to get these products on the NHS. If you live in England, this depends on your local integrated care board (ICB). ICBs manage the health budget in a local area.

Speak to your GP to find out if you are eligible for NHS incontinence products. You can find more information about this on the [NHS website](#).

Grants

Many charitable organisations offer grants for people on a low income. There are also grants which help people with specific health conditions.

Turn2us grant search

You can find grants available to you with the [Turn2us grant search tool](#). The tool helps you find grants based on your:

- Postcode
- Age
- Current or previous job
- Health condition

Turn2us also gives a checklist of information you will need to make a grant application. See more on the [Turn2us website](#).

Money Saving Expert

Money Saving Expert has information about [grants for people on low incomes](#).

Help with health costs

It can be difficult to pay for the health costs that come with having Crohn's or Colitis. You might be eligible for help through the different NHS schemes below.

Use the [NHS eligibility checker](#) to see if you can get help with health costs.

NHS Low Income Scheme

The NHS Low Income Scheme can help you pay for various costs including:

- NHS prescription charges
- NHS dental treatment charges
- Travelling costs to receive NHS treatment

Any help you're entitled to is also available to your partner if you have one. You can apply as long as you don't have savings or investments over a certain limit. You can find [more information on the NHS website](#).

If you've got a permanent stoma, you may be eligible for free prescriptions.

Free prescriptions and Prescription Prepayment Certificate

In England, most working-age adults have to pay NHS prescription charges. You might be able to get free NHS prescriptions if:

- You're below 16 years old or are 60 years old and above
- You're receiving particular benefits and/or tax credits
- You're on a low income
- You have a physical disability where you cannot go out without the help of someone else
- You have certain medical conditions, including a permanent stoma

If you aren't eligible for free NHS prescriptions, you can apply for a prepayment certificate (PPC). A PPC is useful if you have regular repeat prescriptions. For example, if you need two prescribed medicines each month, you could save over £100 a year with a 12 month PPC.

A PPC can be valid for 3 months or 12 months. It covers all NHS prescriptions, not just treatment for your condition.

For more on getting free NHS prescriptions in England, [see the NHS website](#).

You can [apply for a PPC here](#).

If you live in Scotland, Wales or Northern Ireland, NHS prescriptions are free.

We are working with the Prescription Charges Coalition to end prescription costs for people with Crohn's or Colitis. You can find out more about the Coalition on [their website](#) and on [our webpage about the campaign](#).

Free NHS dental treatment

Some people don't have to pay for NHS dental treatments.

Check with your dentist whether your treatment is private or NHS. You'll still have to pay for private treatment if you have a mixture of NHS and private treatment.

The criteria for free NHS dental treatment will depend on where you live. See the following websites for more information on eligibility:

- England: [NHS website](#)
- Scotland: [gov.scot website](#)
- Wales: [gov.wales website](#)
- Northern Ireland: [NI direct website](#)

Other health costs

The NHS provides help for other health costs. This includes paying for hospital travel, eye care, wigs and fabric supports.

For more information, [see the NHS website](#).

Help with transport

Having Crohn's or Colitis might make you worried about travelling. There are ways that you can make your life easier, and possibly cheaper too.

Help with hospital transport

You might be eligible for free transport to and from the hospital. This is from the non-emergency patient transport service (PTS).

You may be eligible if:

- You find it difficult to walk
- You need extra medical support during your journey

Speak to the healthcare professional that referred you to the hospital, such as your GP, for more information.

Claiming for hospital transport costs

You might be able to claim for the cost of transport through the Healthcare Travel Costs Scheme (HTCS). This includes if you:

- Are on a low income (including your partner)
- Have a referral to a specialist or hospital for NHS treatment or tests

You can find more information for the area you live in about help with transport costs:

- England – [NHS website](#)
- Northern Ireland – [NI Direct](#)
- Wales – [GOV.WALES](#)
- Scotland – [NHS Inform](#)

For general information about travel, see our guide to [Travelling with Crohn's or Colitis](#).

Blue Badge scheme

The Blue Badge scheme helps you park closer to your destination if you have a health condition which affects your mobility. You may also be eligible if you receive the mobility component of PIP due to the overwhelming psychological distress of going on a journey.

As Crohn's or Colitis may not affect your mobility, it can be difficult to apply for this scheme. You might find it helpful to use our [letter of support for applications](#). It could still be worth applying as it might be possible to get a badge.

For more information on getting a Blue Badge, see the [Citizen's Advice website](#).

If you live in England, Scotland or Wales, you can apply online on the [GOV.UK website](#).

If you live in Northern Ireland, you can apply online at [NI Direct](#).

Contact your [nearest Citizens Advice](#) if you have questions about applying or filling in the form.

Disabled Persons Railcard

You may be eligible to buy a Disabled Persons Railcard if you receive any of the following benefits:

- Personal Independence Payment (PIP) or Adult Disability Payment (ADP)
- Disability Living Allowance (DLA) or Child Disability Payment (CDP)
- Attendance Allowance (AA)

The Disabled Persons Railcard gives 1/3 off adult rail fares. This is only for travel on the National Rail network in Great Britain. For example, if a standard train ticket is £19.10, you'll only pay £12.60 with the discount.

There are no time restrictions with the railcard. You can use it to get a discount on tickets at any time of day. If you're travelling with another adult, they'll also get 1/3 off their rail fare.

You can apply for a 1-year or 3-year railcard.

For prices and how to apply, see the [Disabled Persons Railcard website](#).

If you live in Northern Ireland and want to find out about concession passes, visit the [NI Direct website](#).

Insurance

Living with Crohn's or Colitis can make getting insurance a bit more complicated, but there are options available. Whether you need life insurance, income protection insurance or health insurance, it's important to find the right plan that works for you.

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

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.

Most insurers will ask some questions about your health. It may help to have recent medical information ready, like details on any treatments or hospital stays.

Depending on the type of insurance you want, you might need to pay more for it than other people. But, 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. Some companies specialise in providing insurance for people with pre-existing health conditions.

It's a good idea to get quotes from several different companies if you can. You could use a price comparison website or contact insurance companies directly.

Before you commit to a plan, check the details carefully to see exactly what it covers. If you're unsure, consider talking to a financial advisor or an insurance broker. They can give you professional advice about the cover you need, and help you find insurance even if you have complicated needs.

We cannot recommend any particular insurance company or policy.

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](#)

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.

Dealing with debt

If you're in debt or are considering bankruptcy, don't be afraid to get help. You can access free expert advice and support from:

- [Step Change](#)
- [National Debtline](#)

They'll give you advice based on your specific financial situation. They can help get you started with any next steps or solutions.

Further help

Support from your local council

Contact your local council as there may be support you can access. [Find your local council through GOV.UK.](#)

Food banks

Food banks provide emergency food to people in a financial crisis.

To access a food bank you may need a voucher from a referral agency. These include your local [Citizens Advice](#), a social worker, your GP or child's school. Your local food bank can also tell you how to get a voucher. Find your [local food bank through The Trussell Trust website](#) or the [Independent Food Aid Network](#).

Other organisations

Citizens Advice

- England: citizensadvice.org.uk
- Scotland: <https://www.cas.org.uk/>
- Wales: <https://www.citizensadvice.org.uk/about-us/our-work/advice-partnerships/advicelink-cymru/>
- Northern Ireland: <https://www.citizensadvice.org.uk/about-us/northern-ireland/>

Benefit calculators

Policy in Practice

Website: <https://policyinpractice.co.uk/>

Benefits calculator: <https://betteroffcalculator.co.uk/calculator/new/step1>

Tel: 0330 088 9242

entitledto

Website: <https://www.entitledto.co.uk/>

Benefits calculator: <https://www.entitledto.co.uk/benefits-calculator/>

Help with debt

StepChange Debt Charity

stepchange.org

Tel: 0800 138 1111

Live chat and message service available on website

National Debtline

nationaldebtline.org

Tel: 0808 808 4000

Live chat service available on website

Help with energy bills

Ofgem

<https://www.ofgem.gov.uk/>

Energy Saving Trust

<https://energysavingtrust.org.uk/>

CROHN'S & COLITIS UK

Home Energy Scotland

<https://www.homeenergyscotland.org/>

Tel: 0808 808 2282

Northern Ireland Energy Advice Line

<https://www.nihe.gov.uk/community/ni-energy-advice>

Tel: 0800 111 4455

British Gas Energy Trust

<https://britishgasenergytrust.org.uk/>

EDF Customer Support Fund

<https://charisgrants.com/partners/edf-energy/>

E.ON Energy Fund

<https://www.eonenergyfund.com/>

ScottishPower

<https://www.scottishpower.co.uk>

Ovo Energy

<https://www.ovoenergy.com/>

Help with money

Money Saving Expert

<https://www.moneysavingexpert.com/>

CROHN'S & COLITIS UK

Money Helper

<https://www.moneyhelper.org.uk>

Tel: 0800 138 7777

Web chat service also available on website

Turn2us

Website: <https://www.turn2us.org.uk/>

Online form for queries: <https://turn2us.custhelp.com/>

Benefits calculator: <https://benefits-calculator.turn2us.org.uk/>

Extra support

Age UK

<https://www.ageuk.org.uk/>

Tel: 0800 678 1602 (free advice line)

Disabled Persons Railcard

<https://www.disabledpersons-railcard.co.uk/>

Tel: 0345 605 0525 (calls may cost)

The Trussell Trust

<https://www.trusselltrust.org/>

Tel: 01722 580 180

Independent Food Aid Network

<https://www.foodaidnetwork.org.uk/>

Email: admin@foodaidnetwork.org.uk (General enquiries)

foodsupport@foodaidnetwork.org.uk (Local food bank information)

Carers UK

<https://www.carersuk.org/>

Tel: 020 7378 4999 (England)

0141 378 1065 (Scotland)

029 2081 1370 (Wales)

02890 439 843 (Northern Ireland)

Ofcom

<https://www.ofcom.org.uk/>

Tel: 020 7981 3040 (England)

0131 220 7300 (Scotland)

029 2046 7200 (Wales)

028 9041 7500 (Northern Ireland)

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.

About our information

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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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