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## Money and finding financial support

For some people, living with [Crohn's](#) or [Colitis](#) can come with extra costs. You might worry about paying for prescriptions or 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 money. It may be helpful for people living with Crohn's or Colitis. It may also help those caring for someone with Crohn's or Colitis. It explains what help is available, including:

- Benefits
- Grants
- Help with bills, housing, travel and health costs
- Insurance

## Contents

Key facts about money and finding financial support.....	3
Budgeting and managing money .....	4
Claiming benefits .....	5
Working and studying .....	10
Paying your bills .....	15
Housing and home improvement .....	18
Grants .....	19
Health costs.....	19
Travel and days out.....	23
Insurance.....	27
Dealing with debt .....	28
Further help.....	29
Other organisations .....	29
Help and support from Crohn's & Colitis UK.....	33
About Crohn's & Colitis UK .....	34

## Key facts about money and finding financial support

- If you need help with managing your money, you could start by contacting your local advice service, such as Citizens Advice. Your local council can also tell you about extra support you may be able to get.
- There are also national advice organisations and charities who may be able to help you.
- You can use a benefits calculator to work out if you are eligible for benefits.
- There are grant search tools you can use to check if you are eligible for charitable grants.
- You can apply for some benefits even if you are working. This includes Personal Independence Payment (PIP) in England, Northern Ireland and Wales, and Adult Disability Payment (ADP) in Scotland.
- If you claim benefits or are on a low income, you may be eligible for help with other bills, such as housing, energy and water.
- People with Crohn's or Colitis can ask to be added to the Priority Services Register by their energy and water companies. This means you'll be prioritised and receive extra support if there are issues with your supply.
- If you are employed, your employer must make reasonable adjustments so you are not disadvantaged by your condition. What's reasonable depends on your individual situation. An Access to Work grant could support you at work where reasonable adjustments are not enough.
- If you are disabled, you may be able to save on transport costs.
- People with Crohn's or Colitis may be able to access free support and adjustments at attractions and events.
- You should tell your insurance company if you have been diagnosed with Crohn's or Colitis. This includes life insurance, income protection insurance, critical illness cover health insurance and travel insurance. If you do not tell them, your insurance might be invalid, or you could have problems if you need to make a claim.

## Budgeting and managing money

Your local advice service can give specific advice about finances for your situation.

- You can find your local advice service through [Advicelocal](#).
- There are also [national advice organisations and charities](#) who may be able to help you.

Your local Citizens Advice service could be a good place to start. They can help with budgeting or maximising your income, and offer benefits advice:

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

You could also try an online [budgeting planner or savings calculator](#).

## Financial advisers

Depending on your situation, you may want to talk to an expert financial adviser. They can help with big financial decisions, like moving house, divorce, will writing or retirement. There will be a cost for their services. See Money Helper for more on [using a financial adviser](#).

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## Claiming benefits

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 cannot 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, your outgoings and any existing benefits. You'll also need details about anyone else who lives with you. See the [Turn2us checklist](#) to find out what you need.

GOV.UK recommends the following benefits calculators:

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

See GOV.UK for more details on using [benefits calculators](#).

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), in Scotland only.
- Attendance Allowance (AA).
- Pension Age Disability Payment. This is in Scotland only from 2025.
- Universal Credit (UC).
- Employment and Support Allowance (ESA).
- Carers Allowance.
- Carers Support Payment, in Scotland only from 2025. You may also get Carers Allowance Supplement if you live in Scotland.
- Young Carer Grant, for carers in Scotland aged 16, 17 or 18 years old.

If your child has Crohn's or Colitis, you may be able to claim:

- [Disability Living Allowance \(DLA\) for children](#)
- Child Disability Payment (CDP), in Scotland only

This is a summary of the benefits available. See our [Disability benefits quick guide](#) for more information on what benefits you may be eligible for, and how to apply for them.

The UK Government has announced major changes to the benefits system. The changes will affect Personal Independence Payment (PIP), Employment and Support Allowance (ESA) and the health element of Universal Credit. We will keep our [information on benefits](#) up to date with any changes. It is unlikely that any changes will be made before 2026.

Type of benefit	What does this mean?	England	Wales	Scotland	Northern Ireland
<a href="#"><u>Personal Independence Payment (PIP)</u></a>	PIP is for adults with a disability or long-term health condition. You must be between 16 and State Pension age when you first claim.	✓	✓	X	✓
<a href="#"><u>Adult Disability Payment (ADP)</u></a>	ADP is for adults with a disability or long-term health condition. You must be between 16 and State Pension age when you first claim.	X	X	✓	X
<a href="#"><u>Attendance Allowance (AA)</u></a>	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 or ADP may qualify.	✓	✓	X	✓
<a href="#"><u>Pension Age Disability Payment</u></a>	Pension Age Disability Payment is replacing Attendance Allowance in Scotland during 2025.	X	X	✓	X
<a href="#"><u>Universal Credit (UC)</u></a>	UC is a payment to help with your living costs if you are on a low income, out of work or you're unable to work.	✓	✓	✓	✓

<a href="#">Employment and Support Allowance (ESA)</a>	You can apply for ESA if you have a health condition or disability that affects how much you can work. ESA can also provide support to help you get back into work, including part-time work, if you're able to. For new claims, you must have a suitable <a href="#">National Insurance record</a> .	✓	✓	✓	✓
<a href="#">Disability Living Allowance (DLA) for children</a>	DLA can help with the extra costs of living with a child with a disability under 16 years old.	✓	✓	X	✓
<a href="#">Child Disability Payment (CDP)</a>	CDP can help with the extra costs of living with a child with a disability under 16 years old.	X	X	✓	X
<a href="#">Carer's Allowance</a>	Carer's Allowance is for those spending 35 hours a week caring for someone who receives certain benefits. You will not qualify if you earn over a <a href="#">set amount</a> .	✓	✓	X	✓
<a href="#">Carer Support Payment</a>	Carer Support Payment is replacing Carer's Allowance in Scotland during 2025.	X	X	✓	X



<a href="#"><u>Young Carer Grant</u></a>	Young Carer Grant is for people aged 16, 17 or 18 years old who are caring for at least 16 hours a week.	X	X	✓	X
<a href="#"><u>Disabled Students' Allowance (DSA)</u></a>	Disabled Students' Allowance is a payment that covers extra study-related costs due to a long-term health condition or disability.	✓	✓	✓	✓

Table of benefits available by home nation

For tips and suggestions to help you make a successful claim, see our guides on:

- [Claiming Personal Independence Payment \(PIP\)](#)
- [Claiming Disability Living Allowance \(DLA\) for Children](#)

If you receive benefits, you might be able to get extra support. See the sections below on:

- [Paying your bills](#)
- [Housing and home improvement](#)
- [Health costs](#)
- [Travel and days out](#)

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## Working and studying

You do not have to tell your employer about your health problems. But if you tell your employer you are disabled, they have a legal responsibility to support you. Living with Crohn's or Colitis isn't automatically classed as a disability under the Equality Act. But they are conditions which might be classed as a disability depending on the effect they have on your daily life. The Disability Discrimination Act protects people living in Northern Ireland.

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. What is considered reasonable depends on your individual situation. It must be something that is safe, affordable and practical for your employer to make.

Reasonable adjustments might include:

- Accessible toilet facilities.
- Flexibility in work schedule.
- Remote or hybrid working.
- Unlimited toilet breaks.
- Adjusting absence reviews or trigger points. For example, your employer could decide that time off for medical treatments isn't counted towards an absence review.

The Equality Act 2010 protects you from discrimination at work if you have a disability.

This includes those who are:

- Self-employed or contractors
- Employees or workers, such as freelancers or those on a zero-hours contract
- Job applicants

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

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 reasonable adjustments your employer makes will not cover all your needs. An Access to Work grant can pay for extra support. It could cover the cost of travelling to work if you cannot get public transport. Or it could help make physical changes to your workplace.

You may not be eligible for Access to Work if you receive certain benefits. If you live in England, Scotland or Wales, see [GOV.UK](https://gov.uk) for more information.

If you live in Northern Ireland, see NI Direct for information on [Access to Work](#) and other [work schemes for people with a health condition or disability](#).

## 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 must be an employee and earn a certain amount of money each week. Check your employment contract to see if your employer pays more than SSP. You can also check their rules on using sick pay.

See [GOV.UK](https://gov.uk) for more information on SSP.

If you are self-employed, you will not be able to claim SSP. You may be able to claim other benefits, such as:

- Universal Credit
- Employment and Support Allowance

Use a [benefits calculator](#) to see what you may be able to claim.

## Employment and Support Allowance (ESA)

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

You need to have paid enough National Insurance contributions in two full tax years to claim. This can be through employment or self-employment.

You might be able to get new-style ESA on its own or at the same time as Universal Credit.

- If you live in England, Scotland or Wales, see [GOV.UK](https://www.gov.uk).
- If you live in Northern Ireland, visit [NI Direct](https://www.ni-direct.gov.uk).

People without a National Insurance record may be able to claim income-related ESA. Income-related ESA will be [replaced by Universal Credit](#) by April 2026.

## Early retirement with Ill Health Retirement

You can sometimes claim your work or private pension early by taking Ill Health Retirement. You can do this if your illness has forced you to leave employment earlier than expected. Different pension schemes have different rules. Contact your pension provider for more information. Taking a pension early could leave less money in your pension for later years. It will also affect your eligibility for income-related benefits such as Universal Credit.

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

Find out more information about Ill Health Retirement at [MoneyHelper](#) or [GOV.UK](https://www.gov.uk).

## Taking time off work to care for your child with Crohn's or Colitis

You may need to take time off work to care for your child if they are unwell with Crohn's or Colitis. Check if your workplace has any policies for taking time off. You may have to take time off that is not paid.

There are different options for taking time off, including:

- Unplanned time off, also called Time off for Dependents
- Planned time off
- Carer's leave
- Parental leave
- Annual leave
- Flexible working

See our resource on [Supporting your child](#) for more about these types of leave.

[Working Families](#) provides advice on your rights as a working parent or carer.

## Help for students

If you are a student with Crohn's or Colitis, you may be eligible for Disabled Students' Allowance (DSA). You can get this as well as 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 computer software. It can also cover travel costs if you're unable to use public transport. You'll need to apply through your nation's specific website:

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

If you have an NHS Bursary, you can apply for DSA using your [NHS Bursary account](#).

For more information on financial help for students with a disability, see:

- [GOV.UK](#)
- [Disability Rights UK](#)

See our [student blogs](#) for more on the challenges young people with Crohn's or Colitis face when studying, and how they got extra support.

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## Paying your bills

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

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

## Priority Services Register (PSR)

The Priority Services Register (PSR) is a free service available across the UK. It helps energy suppliers, electricity, gas and water networks look after customers with extra needs. This includes those living with long-term health conditions. You will be prioritised if there is a power cut or problems with your gas or water supply.

You can join the PSR by contacting the company that delivers electricity and gas in your region. If you do not know who that is, you can find out and sign up online:

- If you live in England, Scotland or Wales, see [The PSR](#).
- If you live in Northern Ireland, see [NI Direct](#).

## Water bills

### WaterSure and WaterSure Wales

WaterSure is a scheme for people in England or Wales who use a lot of water. It works by capping your water bills. Your bill will be the same or less than the average water bill in your area.

To qualify for the WaterSure scheme you must meet **all** of the following:

- Have a high essential use of water. This includes using water 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. But you still need to meet the other criteria to be eligible.

For more on the WaterSure scheme, see [Turn2us](#).

### Water Charges Reduction Scheme (WCRS)

The Water Charges Reduction Scheme (WCRS) is for people living in Scotland. If you get a Council Tax Reduction, you should also get a reduction of your water bill. Your local council should apply this automatically to your bill. To find out about this scheme, see [Citizens Advice Scotland](#).

Many water companies offer reduced bills for customers on a low income or benefits. These are called social tariffs. Contact your water company to see if you are eligible.

- If you live in England or Wales, see the [Consumer Council for Water \(CCW\)](#)
- If you live in Northern Ireland, contact [NI Water](#)
- If you live in Scotland, contact [Scottish Water](#)



## Energy bills

Help paying your energy bills depends on where you live and if you claim benefits. There are also schemes to help you improve the energy efficiency of your home. This could include getting new energy-efficient appliances or upgrading your boiler.

You can contact your energy company to find out what grants or schemes might be available to you.

Find out more about the help available in your nation:

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

If you live in England, Scotland or Wales:

- Ofgem has information on [getting help if you cannot afford your energy bills](#).
- Scope offers [free energy and water advice](#) for households with one or more disabled people.

## Other bills

If you receive certain benefits, you may be able to get a discount on phone and broadband packages. See [Ofcom](#) for more about these tariffs.

[Money Saving Expert](#) also suggests ways to help you get the best deals on your bills.

## Housing and home improvement

If you're struggling to pay your rent or mortgage, get help. Contact your local Citizens Advice. They can advise you about claiming benefits and getting help from your local council.

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

If you are disabled, you may need to make changes to your home to help you live independently and safely. These changes are called adaptations. You may be able to get financial help to make adaptations.

Adaptations could be:

- Small, such as adding grab rails or stair rails
- Large, such as adding an extra bathroom or improving your heating system

You will need to apply through your local council. There are different schemes depending on where you live:

- England, see [GOV.UK](#). You can also check how well your home meets your needs on [Adapt My Home](#).
- Northern Ireland, see [NI Housing Executive](#)
- Scotland, see [Disability Information Scotland](#)
- Wales, see [GOV.WALES](#)

The most common scheme is a **Disabled Facilities Grant**. This is available in England, Northern Ireland and Wales. Usually, an Occupational Therapist will visit you to see what changes you need.

## Grants

Many charitable organisations offer grants for people on a low income. There are also grants to help people with specific health conditions. For example, you may be eligible for a grant to buy a new washing machine or clothes.

### Use a grant search tool

#### Turn2us

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

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

Turn2us also has a list of [information you will need to apply for a grant](#).

#### Lightning Reach

You can also search and apply for grants on the [Lightning Reach portal](#). You will need to create an account to see the grants available.

You can contact your council to see if they offer support for your specific situation. [Find your local council](#).

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## Health costs

It might be difficult to pay for the extra health costs that come with having Crohn's or Colitis.

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
- The cost of travelling to get NHS treatments

You can apply if you do not have savings, investments or property over a certain limit. If you claim certain benefits, you may already be eligible. You can find [more information on the NHS website](#).

## Free prescriptions

**NHS prescriptions are free if you live in Northern Ireland, Scotland and Wales.**

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

- You're under 16 years old or 60 years old and above. Or if you're aged 16-18 and in full-time education.
- You're pregnant or have had a baby in the last 12 months.
- You're receiving certain benefits.
- 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 have a permanent stoma, ask your GP or doctor to give you an application form for free prescriptions.**

## Prescription Prepayment Certificate (PPC)

If you pay for your NHS prescriptions, you can apply for a prepayment certificate (PPC). A PPC is useful if you have regular repeat prescriptions. It will save you money if you need more than:

- Three items in three months
- Eleven items in 12 months

You can buy a PPC for three months or 12 months. It covers all NHS prescriptions, not just treatments for Crohn's or Colitis.

[Buy a PPC here.](#)

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 do not 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.

Whether you get free NHS dental treatment will depend on where you live:

- England, see the [NHS website](#)
- Northern Ireland, see [NI Direct](#)
- Scotland, see [GOV.SCOT](#)
- Wales, see [GOV.WALES](#)

## VAT relief

You'll still have to pay VAT on most things you buy. But, if you are living with a chronic condition, such as Crohn's or Colitis, you can claim VAT relief on some products. VAT relief means you can buy products made for people with a chronic condition or disability without paying VAT. You do not need to be registered disabled or claiming benefits to qualify.

VAT relief may be available for some things that you buy because of your condition. This could include:

- Specialist clothing
- Wigs
- Sanitary appliances, such as bidet attachments and dryers
- Incontinence products
- [Building work](#) needed because of your condition, such as installing a downstairs toilet if you're unable to get upstairs

You will need to tell the supplier you are buying from that you qualify for VAT relief. They will probably ask you for a [written declaration to say you are eligible](#).

Find more information on VAT relief on [GOV.UK](#).

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. There's more information on incontinence products on the [NHS website](#).

## Going into hospital

You may be worried about what will happen to your money, home or benefits if you must spend time in hospital. The Mental Health and Money Advice website has information to [help you manage your money if you have to go into hospital](#).

## Travel and days out

Having Crohn's or Colitis might mean you sometimes worry about travelling. There are things that could help make travelling easier, and possibly cheaper.

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

## Help with hospital transport

Some people with mobility or health needs can get free transport to and from hospital. This is from the non-emergency patient transport service in England, Northern Ireland or Wales.

To find out if you are eligible, see the information for your nation:

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

You could also ask the healthcare professional that referred you to the hospital, such as your GP, for more information.

If you live in Scotland, see the [Scottish Ambulance Service](#) for information on getting to or from appointments.

[Your local council](#) may have a dial-a-ride or taxi scheme for disabled people who are unable to use public transport.

## Claiming for hospital transport costs

You might be able to claim for the cost of transport through the Healthcare Travel Costs Scheme (HTCS). This is available across the UK. You might be eligible if:

- You or your partner are on a low income or receive certain benefits, and
- You have a referral to a specialist or hospital for NHS treatment or tests. This includes, seeing a gastroenterologist or going to an IBD clinic in a hospital.

To find more information about help with transport costs in:

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

## Blue Badge scheme

The Blue Badge scheme helps you park closer to where you're going if you find it hard to walk.

To find out who can get a Blue Badge in:

- England, visit [GOV.UK](#)
- Northern Ireland, visit [NI Direct](#)
- Scotland, visit [mygov.scot](#)
- Wales, visit [GOV.WALES](#)

People with Crohn's or Colitis are not always successful when applying for a Blue Badge. Blue Badges are often awarded based on how well you can move around. If your condition makes it difficult to walk, for example, due to pain or fatigue, you should explain this in the application. You might find it helpful to use our [letter of support for Blue Badge applications](#).

You may also be eligible based on your scores for certain activities in the mobility component of Personal Independence Payment (PIP) or Adult Disability Payment (ADP).



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

- If you live in England, Scotland or Wales, you can apply online at [GOV.UK](#).
- If you live in Northern Ireland, you can apply online at [NI Direct](#).

Contact your local Citizens Advice if you have questions about applying or filling in the form.

## Vehicle tax reduction or exemption

You may be able to get a reduction or exemption on your vehicle tax if you receive certain rates of:

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

See [GOV.UK](#) to find out if you are eligible.

## Disabled Persons Railcard

You may be eligible to buy a Disabled Persons Railcard if you receive:

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

The Disabled Persons Railcard gives a third off adult rail fares. This is for travel on the National Rail network in Great Britain. 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 a third off their rail fare.

You can apply for a one-year or three-year railcard.

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

## Local Travel Cards

If you're disabled, you may be eligible for discounted travel on local buses or trains. See the information for your nation:

- England, visit [GOV.UK](https://www.gov.uk)
- Northern Ireland, visit [NI Direct](https://www.ni-direct.gov.uk)
- Scotland, visit [mygov.scot](https://www.mygov.scot)
- Wales, visit [Transport for Wales](https://www.transportforwales.gov.uk)

## Support at attractions and venues

Some attractions and venues have disability or accessibility services. They provide extra support to those with health conditions and disabilities. This could include:

- Using a separate entrance for rides at a theme park, so you do not have to wait in a long queue
- Use of accessible toilets
- Access to separate viewing areas at festivals, with space to sit down

This could save you money, as you may not need to pay for fast-track entry on rides, or for premium viewing spots.

You'll need to book these services in advance for many attractions. And there might be a limit on how many people can use the services each day. You may need to provide evidence of your condition or disability. This could include a letter from your healthcare professional stating your diagnosis and the impact of your condition, or a Personal Independence Payment (PIP) award letter. Check how to apply as early as possible.

Our venues letter can help you explain what impact Crohn's and Colitis can have on days out, [download it here](#).

## Access Card

The Access Card is a photo ID that acts as recognised proof of your needs for [many attractions, events and venues](#) across the UK. It includes symbols of your specific requirements, such as an urgent need to use the toilet or being unable to wait in queues. You will need to provide evidence of your condition and needs when you apply for a card. It costs £15 and is valid for three years.

Find out more about the [Access Card](#).

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## 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, critical illness cover or health insurance, it's important to find the right plan that works for you.

- MoneyHelper has general information about [different types of insurance](#).
- You can find out about travel insurance for people with Crohn's or Colitis in [Travelling with Crohn's or Colitis](#).

You should tell your insurance company if you have been diagnosed with Crohn's or Colitis. This is the case even if your condition 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.

**Some insurers will not cover pre-existing or chronic conditions, like Crohn's or Colitis. The insurers who do might charge you more money.**

Instead of increasing your premium just because you have a medical condition, insurance companies look at your **individual** risk of making a claim. It may help to have recent medical information ready, like details of treatments or hospital stays. It's a good

idea to get quotes from several different companies if you can. You could try a price comparison website or contact insurance companies directly.

**We cannot recommend any particular insurance companies or policies.**

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

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

- [British Insurance Brokers' Association](#). See their lists of companies for:
  - [Critical illness with medical conditions](#)
  - [Income protection with medical conditions](#)
  - [Life insurance with medical conditions](#)
- [Association of Medical Insurers and Intermediaries](#)

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.

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## Dealing with debt

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

- [StepChange](#)
- [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 to find out if there is any other support you can access. [Find your local council](#).

### 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](#) or the [Independent Food Aid Network](#).

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## Other organisations

### Advicelocal

Find a local advice service: [advicelocal.uk](https://www.advicelocal.uk)

Find a national advice organisation or charity: [advicelocal.uk/national-organisations](https://www.advicelocal.uk/national-organisations)

### Citizens Advice

- England: [citizensadvice.org.uk](https://www.citizensadvice.org.uk)
- Northern Ireland: [www.citizensadvice.org.uk/about-us/northern-ireland/](https://www.citizensadvice.org.uk/about-us/northern-ireland/)
- Scotland: [www.cas.org.uk](https://www.cas.org.uk)
- Wales: [www.citizensadvice.org.uk/wales](https://www.citizensadvice.org.uk/wales)

### Government websites

- UK Government: [GOV.UK](https://www.gov.uk)
- Northern Ireland: [nidirect.gov.uk](https://www.nidirect.gov.uk)
- Scotland: [www.mygov.scot](https://www.mygov.scot)
- Wales: [GOV.WALES](https://www.gov.wales)

- Find your local council: [gov.uk/find-local-council](https://www.gov.uk/find-local-council)
- Check if you're eligible for help with NHS health costs: [nhsbsa.nhs.uk/check-if-youre-eligible-help](https://nhsbsa.nhs.uk/check-if-youre-eligible-help)

## Benefit calculators

- Turn2us: [benefits-calculator.turn2us.org.uk](https://benefits-calculator.turn2us.org.uk)
- Policy in Practice: [betteroffcalculator.co.uk/login](https://betteroffcalculator.co.uk/login)
- Entitledto: [entitledto.co.uk/benefits-calculator](https://entitledto.co.uk/benefits-calculator)

## Grant search tools

- Turn2us: [grants-search.turn2us.org.uk](https://grants-search.turn2us.org.uk)
- Lightning Reach: [lightningreach.org/application-portal](https://lightningreach.org/application-portal)

## General help with money

- Money Helper: [moneyhelper.org.uk](https://moneyhelper.org.uk)
- Mental Health and Money Advice: [mentalhealthandmoneyadvice.org](https://mentalhealthandmoneyadvice.org)
- Money Saving Expert: [moneysavingexpert.com](https://moneysavingexpert.com)

## Working and employment

- Acas: [acas.org.uk](https://acas.org.uk)
- Working families: [workingfamilies.org.uk](https://workingfamilies.org.uk)

## Student Finance

- England: [gov.uk/disabled-students-allowance-dsa](https://www.gov.uk/disabled-students-allowance-dsa)
- Northern Ireland: [studentfinanceni.co.uk/types-of-finance/postgraduate/tuition-fee-and-extra-help-student/extra-help/disabled-students-allowance/what-is-it](https://studentfinanceni.co.uk/types-of-finance/postgraduate/tuition-fee-and-extra-help-student/extra-help/disabled-students-allowance/what-is-it)
- Scotland: [saas.gov.uk/guides/disabled-students-allowance](https://saas.gov.uk/guides/disabled-students-allowance)
- Wales: [studentfinancewales.co.uk/undergraduate-finance/full-time/tuition-fee-and-living-cost-students/what-s-available/disabled-students-allowance](https://studentfinancewales.co.uk/undergraduate-finance/full-time/tuition-fee-and-living-cost-students/what-s-available/disabled-students-allowance)

## Water, energy and bills

- The Priority Services Register: [the-psr.co.uk](https://the-psr.co.uk)
- Consumer Council for Water (CCW): [ccw.org.uk](https://ccw.org.uk)
- NI Water: [niwater.com/contact-us](https://niwater.com/contact-us)
- Scottish Water: [scottishwater.co.uk/Help-and-Resources/Contact-Us](https://scottishwater.co.uk/Help-and-Resources/Contact-Us)
- Ofgem: [ofgem.gov.uk](https://ofgem.gov.uk)
- Home Energy Scotland: [homeenergyscotland.org](https://homeenergyscotland.org)
- Northern Ireland Energy Advice: [nihe.gov.uk/community/ni-energy-advice](https://nihe.gov.uk/community/ni-energy-advice)
- Ofcom: [ofcom.org.uk](https://ofcom.org.uk)

## Housing

- Adapt my home: [adaptmyhome.org.uk](https://adaptmyhome.org.uk)
- NI Housing Executive [nihe.gov.uk/housing-help/grants/types-of-grants-available](https://nihe.gov.uk/housing-help/grants/types-of-grants-available)
- Disability Information Scotland [disabilityscot.org.uk/info-guide/disabled-home-adaptations](https://disabilityscot.org.uk/info-guide/disabled-home-adaptations)

## Help with hospital transport

- England: [nhs.uk/nhs-services/hospitals/going-into-hospital/how-to-organise-transport-to-and-from-hospital](https://nhs.uk/nhs-services/hospitals/going-into-hospital/how-to-organise-transport-to-and-from-hospital)
- Northern Ireland: [nias.hscni.net/services/patient-transport-service](https://nias.hscni.net/services/patient-transport-service)
- Scotland: [scottishambulance.com/our-services/support-with-appointments](https://scottishambulance.com/our-services/support-with-appointments)
- Wales: [ambulance.nhs.wales/services/non-emergency-patient-transport-service-nepts](https://ambulance.nhs.wales/services/non-emergency-patient-transport-service-nepts)

## Disability support and services

- Scope: [scope.org.uk](https://scope.org.uk)
- Disability Rights UK: [disabilityrightsuk.org](https://disabilityrightsuk.org)
- Disabled Persons Railcard: [disabledpersons-railcard.co.uk](https://disabledpersons-railcard.co.uk)
- Access card: [accesscard.online](https://accesscard.online)

## Insurance

- The British Insurance Brokers' Association: [biba.org.uk/find-insurance](https://biba.org.uk/find-insurance)
- The Association of Medical Insurers and Intermediaries: [amii.org.uk/our-health-insurance-experts](https://amii.org.uk/our-health-insurance-experts)

## Help with debt

- StepChange Debt Charity: [stepchange.org](https://stepchange.org)  
Tel: 0800 138 1111  
Live chat and message service available on website
- National Debtline: [nationaldebtline.org](https://nationaldebtline.org)  
Tel: 0808 808 4000  
Live chat service available on website

## Food banks

- The Trussell Trust: [trusselltrust.org](https://trusselltrust.org)
  - Independent Food Aid Network: [foodaidnetwork.org.uk/cash-first-leaflets](https://foodaidnetwork.org.uk/cash-first-leaflets)
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## Help and support from Crohn's & Colitis UK

We're here for you whenever you need us. Our information covers a wide range of topics. From treatment options to symptoms, relationship concerns to employment issues, our information can help you manage your condition. We'll help you find answers, access support and take control.

All information is available on our [website](#).

### Helpline service

Our helpline team provides up-to-date, evidence-based information. You can find out more on our [helpline web page](#). Our team can support you to live well with Crohn's or Colitis.

Our Helpline team can help by:

- Providing information about Crohn's and Colitis
- Listening and talking through your situation
- Helping you to find support from others in the Crohn's and Colitis community
- Providing details of other specialist organisations

You can call the Helpline on **0300 222 5700**. You can also visit our [livechat service](#). Lines are open 9am to 5pm, Monday to Friday, except English bank holidays.

You can email [helpline@crohnsandcolitis.org.uk](mailto:helpline@crohnsandcolitis.org.uk) at any time. The Helpline will aim to respond to your email within three working days.

Our helpline also offers a language interpretation service, which allows us to speak to callers in their preferred language.

### Social events and Local Networks

You can find support from others in the Crohn's and Colitis community through our virtual social events. There may also be a Local Network in your area offering in-person social events. Visit our [Crohn's and Colitis UK in your area webpage](#) to find out what is available.

## **Crohn's & Colitis UK Forum**

This closed-group Facebook community is for anyone affected by Crohn's or Colitis. You can share your experiences and receive support from others. Find out more about the [Crohn's & Colitis UK Forum](#).

## **Help with toilet access when out**

There are many benefits to becoming a member of Crohn's & Colitis UK. One of these is a free RADAR key to unlock accessible toilets. Another is a Can't Wait Card. This card shows that you have a medical condition. It will help when you are out and need urgent access to the toilet. See [our membership webpage](#) for more information. Or you can call the Membership Team on **01727 734465**.

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## **About Crohn's & Colitis UK**

Crohn's & Colitis UK is a national charity, leading the fight against Crohn's and Colitis. We're here for everyone affected by these conditions.

Our vision is to see improved lives today and a world free from Crohn's and Colitis tomorrow. We seek to improve diagnosis and treatment, fund research into a cure, raise awareness and give people hope and confidence to live freer, fuller lives.

Our information is available thanks to the generosity of our supporters and members. Find out how you can join the fight against Crohn's and Colitis by calling **01727 734465**. Or you can visit [our website](#).

## **About our information**

We follow strict processes to make sure our information is based on up-to-date evidence and is easy to understand. We produce it with patients, medical advisers and other professionals. It is not intended to replace advice from your own healthcare professional.

You can find out more on [our website](#).

We hope that you've found this information helpful. Please email us at [evidence@crohnsandcolitis.org.uk](mailto:evidence@crohnsandcolitis.org.uk) if:

- You have any comments or suggestions for improvements
- You would like more information about the evidence we use
- 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 you can contact us through the **Helpline** on **0300 222 5700**.

We do not endorse any products mentioned in our information.

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Money and finding financial support, edition  
3

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