



INFORMATION SHEET

INSURANCE AND IBD

INTRODUCTION

If you have Crohn's Disease or Ulcerative Colitis, you may have difficulty finding insurance cover. Having a chronic condition such as Inflammatory Bowel Disease can mean that the insurance you are offered is more expensive. This information sheet looks at different types of insurance, and how to find the best option for you.

DO I HAVE TO TELL THE INSURANCE COMPANY ABOUT MY IBD?

It is best to tell the insurer about your IBD when arranging your policy. If you don't mention it, you might find that your insurance is invalid, or that you have problems if you need to make a claim. Not all insurance companies are well-informed about IBD, so they may not ask specifically about your condition when you first contact them.

Insurance cover and benefits vary among insurance companies. You should be mindful of this and always 'read the small print' to be sure the policy covers your IBD and any other needs or requirements you have.

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The travel insurance company I use have been brilliant and seem to understand Crohn's Disease. They don't raise the price the moment you say you have a long-term condition, and I didn't find them too expensive.

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Chris, age 26
diagnosed with Crohn's Disease in 2013

WHAT WILL THE INSURANCE COMPANY ASK ME?

Most insurance companies will ask general questions about your health. They may then ask you more specific questions about your IBD, such as whether you have been admitted into hospital recently, whether you have had surgery and whether you are on any medication. They may call this their 'medical screening process'. Some companies may ask you to get a medical report or certificate from your GP. Your GP may charge a fee for this service.

Depending on the type of insurance, it may be more difficult or expensive to get cover if you have had surgery or been admitted into hospital within the last few years. This may also be the case if you are waiting for the results of tests or investigations. The insurance company may agree to cover you but exclude any problems related to your IBD. However, if your IBD is under control, particularly if it has been for some time, you may find it relatively easy to take out an insurance policy.

HOLIDAY AND TRAVEL INSURANCE

Travel insurance is recommended because medical treatment abroad can be expensive, as can the cost of emergency travel back to the UK. A recent 'Travel

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I have had to disclose my colitis to travel insurance companies. I do worry about travel insurance becoming harder and more expensive to get if I become poorly. But, at the moment, I am in relatively good health, and I haven't experienced any issues taking out a travel insurance policy.

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Andy, age 37
diagnosed with colitis in 2007

with IBD' survey carried out by Crohn's and Colitis UK found that 3 in every 4 people with IBD had to pay an additional premium on their travel insurance. Additional medical conditions, your age, your destination and the duration of your trip may also have an impact on the cost of your insurance. The same survey reported that 28% of people had deferred, cancelled or changed a trip abroad because of an IBD-related issue.

UK travellers to Europe can apply for a free European Health Insurance Card (EHIC) that may cover some costs of treatment. As this may not cover all the costs you might incur, including return to the UK, the NHS recommends that travellers have full travel insurance as well.

When the UK leaves the European Union, it could mean that UK residents will no longer have access to the EHIC scheme. The British government is looking at options that would allow Britain to remain part of the EHIC scheme after leaving the EU. You can check before you travel at www.nhs.uk/nhsengland/Healthcareabroad/pages/Healthcareabroad.aspx

Some countries outside Europe, such as Australia, have reciprocal health agreements with the UK. The agreements often cover the cost of urgent or immediate medical treatment. However, the range of treatments may be more restricted than in the NHS, and the agreement will not cover the cost of helping you return to the UK.

Healthcare in countries without an agreement with the UK can be extremely costly. An example is the USA. Many people feel that this makes travel insurance essential. You may wish to use comparison websites in order to get a number of quotes. Make sure that you declare your condition fully, and if you have any questions, call the insurance company directly, as they may offer different levels of cover.

Many insurance companies will expect you to confirm with your doctor that you are fit to travel. If your doctor advises against travelling, this will probably invalidate your insurance, so you may wish to speak to your doctor before you book your trip. If you are taking medication, you may also wish to check with the insurance provider whether they cover the cost of replacing prescribed medication, if, for example, your luggage is lost.

For holidays in the UK, you still may wish to arrange travel insurance. Although medical treatment should not be a problem for a UK resident holidaying in this country, cancelling accommodation and transport at short notice could mean a financial loss. Insurance cover for UK travel may cover such a circumstance.

If you are going on holiday with a group of people, you may want to consider using the same insurance company. If there is a problem, it may be easier to change arrangements if one company is involved. Your travelling companions should check that they will be covered if you have an IBD-related problem and they have to cancel or change something as a result.

Free insurance provided by a tour operator, your credit card or your bank is unlikely to cover any expenses related to ongoing conditions such as IBD. This will be explained in the terms and conditions of the policy. However, the insurance company will sometimes extend the cover to include ongoing conditions for a modest additional cost, so it is worth exploring this possibility.

Take a copy of your insurance documents with you when you travel, along with a contact number, should you need to make a claim. Keep any receipts that relate to the claim, such as taking a taxi to the hospital.

For more information on travelling with Crohn's Disease or Ulcerative Colitis, you may find it helpful to read our information sheet **Travel and IBD**. IBD Passport also contains useful information for those travelling with IBD: www.ibdpassport.com

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We take out comprehensive travel insurance for our son and we disclose his full medical history. We have travelled extensively with him, but also on occasion have had to cancel holidays when he has been ill, so the travel insurance has been important.

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Christine, mother to Alex, age 16
diagnosed with Ulcerative Colitis in 2007

HEALTH INSURANCE/PRIVATE MEDICAL INSURANCE

This type of insurance may only cover acute problems. Some companies offering private medical insurance will automatically exclude claims relating to a pre-existing condition, or have exclusions or limits on some conditions. This usually includes IBD and also certain IBD-related conditions such as arthritis. However, some companies offer greater coverage, and some will look at each case on an individual basis. Crohn's & Colitis UK is unable to recommend or endorse individual insurance providers. You may need to contact a few insurance providers to find something suitable.

If your employer offers private medical insurance as part of a benefits package, you should check whether your IBD is covered, as policies differ.

CRITICAL ILLNESS INSURANCE

Critical illness insurance pays a lump sum if you are diagnosed with a critical illness listed in your policy. It is unlikely you will be covered for pre-existing medical conditions.

LIFE INSURANCE

There are two main types of life cover: term insurance that pays out if you die during the term of the policy, and whole-of-life insurance that pays out on your death. What is covered can vary widely, so you may find it helpful to discuss your requirements with an insurance broker or financial adviser to be sure you get the right type of policy for your needs. Inheritance tax and other investment implications of life insurance can vary among the types of coverage. Life insurance companies may require applicants to have a medical examination, and tend to look at applications on an individual basis, so you may find the price of your policy is related to the severity of your disease.

INCOME PROTECTION/PERMANENT HEALTH INSURANCE

Although it is possible to arrange income protection to cover unemployment due to redundancy, liquidation or bankruptcy, any sickness or disability cover usually excludes pre-existing conditions.

FURTHER INFORMATION

Crohn's & Colitis UK is unable to recommend or endorse individual insurance providers.

Independent websites, such as MoneyHelper at www.moneyhelper.org.uk, offer useful information about different types of insurance.

While you can find valuable information on the internet, you may want to phone individual companies to arrange your insurance cover. It is a good idea to get several quotes, as the price of a policy and what is covered can vary significantly.

You might want to speak to an insurance broker, or to an independent financial adviser, particularly if you are considering insurance as part of any investment, inheritance or tax plans.

FINANCIAL ASSOCIATIONS	NOTES
British Insurance Brokers Association (BIBA) www.biba.org.uk 0370 950 1790	An organisation that can help you find an insurance broker to explore your options
Insurance Ombudsman Bureau www.financial-ombudsman.org.uk 0800 023 4567	A service for complaints about financial services

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HELP AND SUPPORT FROM CROHN'S AND COLITIS UK

We offer more than 45 publications on many aspects of Crohn's Disease, Ulcerative Colitis and other forms of Inflammatory Bowel Disease. You may be interested in our comprehensive booklets on each disease, and other topics such as Food and IBD. We also publish information sheets on a wide range of topics, from individual medicines to coping with symptoms and concerns about relationships, school and employment.

All publications are available to download from www.crohnsandcolitis.org.uk. The complete list is here: www.crohnsandcolitis.org.uk/about-inflammatorybowel-disease/quick-list.

Health professionals can order some publications in bulk by using our online ordering system, available from the webpage above.

If you would like a printed copy of a booklet or information sheet, please contact our helpline.

Our helpline is a confidential service providing information and support to anyone affected by Inflammatory Bowel Disease.

Our team can:

- help you understand more about IBD, diagnosis and treatment options
- provide information to help you to 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 info@crohnsandcolitis.org.uk

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

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We hope that you have found this leaflet helpful and relevant. If you would like more information about the sources of evidence on which it is based, or details of any conflicts of interest, or if you have any comments or suggestions for improvements, please email the Publications Team at publications@crohnsandcolitis.org.uk. You can also write to us at Crohn's and Colitis UK, 45 Grosvenor Road, St Albans, AL1 3AW or contact us through the **Information Line: 0300 222 5700**.

ABOUT CROHN'S & COLITIS UK

We are a national charity established in 1979. Our aim is to improve life for anyone affected by Inflammatory Bowel Disease. We have over 35,000 members and 50 Local Networks throughout the UK. Membership costs start from £15 per year with concessionary rates for anyone experiencing financial hardship or on a low income.

This publication is available free of charge, but we would not be able to do this without our supporters and members. Please consider making a donation or becoming a member of Crohn's and Colitis UK. To find out how, call **01727 734465** or visit www.crohnsandcolitis.org.uk

We are ambitious. We are compassionate. We are stronger together.

