



INFORMATION SHEET

FINANCES

WHAT YOU NEED TO KNOW IF YOU HAVE CROHN'S OR COLITIS

INTRODUCTION

Living with Crohn's or Colitis can be expensive. You might worry about being too sick to work, or facing extra costs like prescriptions and increased household bills.

It can be overwhelming, but there are lots of potential sources of support for you. We've written this information sheet together with benefits professionals and people with Crohn's and Colitis to help you make the most of your finances. It details what assistance could be available, including benefits, grants, and help with health, housing and transport costs.

We've prepared this publication as general information, so if you're looking for advice specific to your circumstances, contact your local Citizens Advice:

- England and Wales: citizensadvice.org.uk
- Scotland: cas.org.uk
- Northern Ireland: citizensadvice.org.uk/about-us/northern-ireland

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DEALING WITH DEBT

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

- Step Change: stepchange.org.uk
- National Debtline: nationaldebtline.org

They will give advice based on your individual financial situation and can help get you started with any next steps or solutions. The sooner you get help, the sooner you can take control of your finances.

WORKING AND EMPLOYMENT

For free advice on your rights at work and for help resolving issues at work – including redundancies, unfair dismissals or discrimination at work – contact Acas: acas.org.uk

People living with a disability or long-term health condition, or those on a low income may also be eligible for some benefits. Check the **Benefits** section below for more information.

Statutory Sick Pay

You can get Statutory Sick Pay (SSP) if you're too ill to work. It's paid by your employer for up to 28 weeks. You will need to meet certain criteria to receive SSP. See the Government website for further information: gov.uk/statutory-sick-pay

If you are self-employed, you will not be able to claim SSP. But you may be able to claim other benefits, including Universal Credit, Council Tax Reduction, Personal Independence Payment and Employment and Support Allowance. See the **Benefits** sections below. You can also search 'disability and sickness benefits' on The MoneyHelper website: moneyhelper.org.uk

Early retirement

If you've left employment because of sickness and you paid into a private or company pension you may be able to claim your pension early by retiring on ill health grounds (either partial or full). Contact your pension provider for advice.

DISABILITY AND SICKNESS BENEFITS

If you've had to leave employment, or work reduced hours because of sickness, there are a number of benefits you can claim. You may also be able to claim these benefits if you're working full-time but you're on a low income and you're sick.

Benefits calculators

It can be complicated to find out what benefits you may be eligible for. As a first step, you might find it useful to enter your details into a benefits calculator. These are free to use and anonymous, and they can help you to find out:

- what benefits you could get
- how to claim
- how your benefits will be affected if you start work.

TIP

Use a free online benefits calculator to find out what benefits you could claim and how to claim them.

Before you start, it is a good idea to make sure you have all the information you will need. You can find out more about this on the Turn2us website: turn2us.org.uk/get-support

The UK government website gov.uk recommend the following benefits calculators:

- Turn2us: benefits-calculator.turn2us.org.uk/AboutYou
- Policy in Practice: betteroffcalculator.co.uk/#/free
- entitledto: entitledto.co.uk

The benefits calculators will provide accurate results if you are a British or Irish citizen. For more on the eligibility criteria for using the benefits calculators, see: gov.uk/benefits-calculators

If you live in Northern Ireland, you can find out about the benefits you might be entitled to by visiting the NI Direct website: nidirect.gov.uk/information-and-services/money-tax-and-benefits

WELFARE BENEFITS

Claiming welfare benefits for adults

Personal Independence Payment

Personal Independence Payment (PIP) is a welfare benefit for adults with a disability or long-term condition. PIP helps to cover the extra costs you may face if your Crohn's or Colitis makes it hard for you to get around or cope with daily living.

There are criteria you need to meet to apply for PIP, including how long you have lived in England, Scotland or Wales. For more information, see: gov.uk/pip

If you get Disability Living Allowance (DLA), PIP is replacing this. You don't need to do anything if you are currently receiving DLA, unless your circumstances change. The Department of Work and Pensions (DWP) will invite you to apply for PIP. When they invite you, you must apply within 28 days or your DLA payments will stop.

Filling in the PIP application form can be a daunting task. Our booklet, **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. You can download the guide from our website, or request a copy from our helpline (see page 11 for contact details). For more information, search '**PIP**' on the websites for Citizens Advice (see **Introduction**) or MoneyHelper: moneyhelper.org.uk

If you live in Northern Ireland, see the NI Direct website for further information about claiming PIP: nidirect.gov.uk/articles/personal-independence-payment

Attendance Allowance

If you've reached State Pension age and you do not receive DLA or PIP, you can apply for Attendance Allowance instead. This benefit helps with extra costs if your condition is severe enough that you need someone to look after you. But you don't have to have someone caring for you in order to claim.

For more information about attendance allowance, see: gov.uk/attendance-allowance

The State Pension Age is rising for men and women from December 2018. For more information about the State Pension Age, see: gov.uk/state-pension-age

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Universal Credit

Universal Credit is a once-a-month payment to help with your living costs (except if you live in Scotland, where it may be twice a month). Universal Credit is a benefit that's recently replaced various existing benefits, including:

- Child Tax Credit
- Housing Benefit
- Income Support
- Income-based Jobseeker's Allowance (JSA)
- Working Tax Credit
- Income-related Employment and Support Allowance (ESA) – see below

Most areas now offer a full service, which means they can handle most claimants, including those who are sick. There are a few exceptions for people living in specified accommodation, for people of pension age and for those who are receiving the Severe Disability Premium. For more information about Universal Credit and the Severe Disability Premium, visit: gov.uk/universal-credit
Universal Credit has been introduced in stages across the UK. If you are receiving one or more of the benefits above, you do not need to do anything until you hear from the Department for Work and Pensions about moving to Universal Credit. The only exception is if you have a change in circumstances, in which you have to make a claim for one of the benefits above.

If you live in Scotland, the payments may be made twice a month. Visit Citizens Advice Scotland for further details: citizensadvice.org.uk/scotland/benefits

See the UK government website gov.uk for information on Universal Credit and the benefits it is replacing: gov.uk/universal-credit

You may also find the benefits section of the Money Advice Service website useful: moneyadviceservice.org.uk/en/categories/benefits

If you receive Universal Credit, you may also qualify for help with health costs. See the section **Help with health costs** below, and visit the NHS website for details: nhs.uk/using-the-nhs/help-with-health-costs

Employment and Support Allowance

You may be able to get the new style Employment and Support Allowance (ESA) if you are too sick to work and have paid sufficient national insurance contributions. You can get the new style ESA on its own or at the same time as Universal Credit. There are specific criteria you will need to meet in order to get this benefit. If you live in England, Scotland or Wales, see: gov.uk/guidance/new-style-employment-and-support-allowance

If you live in Northern Ireland, visit the NI Direct website for more details on Employment and Support Allowance: nidirect.gov.uk/articles/employment-and-support-allowance

Claiming welfare benefits for children

Disability Living Allowance for children

Disability Living Allowance (DLA) for children may help with the extra costs of looking after a child who is under 16 years old or needs much more looking after than a child of the same age who does not have a disability. See: gov.uk/disability-living-allowance-children

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Our guides **Claiming Personal Independence Payment** and **Claiming Disability Living Allowance for Children** contain handy hints and advice to help you make a successful claim. Find them on our website or request a copy from our helpline.

HELP WITH HOUSING AND BILLS

Housing benefit

If you are unable to claim Universal Credit and you're on a low income, you might be eligible for housing benefit to pay your rent. How much you get depends on your income and circumstances. You can apply for housing benefit if you're unemployed or working. See: [gov.uk/housing-benefit](https://www.gov.uk/housing-benefit)

If you live in Northern Ireland, visit:

nidirect.gov.uk/articles/housing-benefit-and-rate-relief-tenants

Council tax reduction

You could be eligible for a reduction in your council tax bill if you're on a low income or you claim benefits. You can apply if you own your home, rent, are unemployed or working. For how to apply, see:

[gov.uk/apply-council-tax-reduction](https://www.gov.uk/apply-council-tax-reduction)

If you live in Northern Ireland, there is a different scheme. You can find a guide to rates on the NI Direct website:

nidirect.gov.uk/information-and-services/guide-rates/help-paying-your-rates

Home improvement grants

If you are on a low income and you need to make improvements to your home, your local Home Improvement Agency (HIA) may help you to repair, improve, maintain or adapt your home. This may be, for example, to repair or replace a bathroom.

There are a number of not-for-profit, locally-based HIAs around the country that can help in different ways, even with smaller tasks such as putting together flat-pack furniture or looking after your garden.

Search for your nearest HIA:

- England: [foundations.uk.com](https://wwwFOUNDATIONS.UK.COM)
- Scotland: [careandrepairscotland.co.uk](https://www.CAREANDREPAIRSCOTLAND.CO.UK)
- Wales: [housingcare.org/service/type-69-hia-service-general.aspx](https://www.HOUSINGCARE.ORG/SERVICE/TYPE-69-HIA-SERVICE-GENERAL.ASPX) (Provides information about home improvement agencies in different areas of Wales)
- Northern Ireland: [radiushousing.org](https://www.RADIUSHOUSING.ORG)



If you're on a low income you may be able to get help for improvements or changes to your home. Contact your nearest Home Improvement Agency to find out more.

Heating

Cold weather payments

If you're claiming certain benefits and you're struggling to meet the costs of heating your home during the winter months, there is additional financial help in the form of cold weather payments. These payments are only paid during prolonged extreme weather conditions. To see if you are eligible, visit:

[gov.uk/cold-weather-payment](https://www.gov.uk/cold-weather-payment)

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 Warm Homes programme. They offer a range of free, impartial advice, and if you are eligible, a package of free home energy efficiency improvements. This may include a new boiler, central heating or insulation. For details and how to apply, see: [nest.gov.wales](https://www.nest.gov.wales)

TIP

There are organisations who provide general advice on grants, and energy and money saving tips. These include the independent advice-giving **Energy Saving Trust** and consumer websites such as **Money Saving Expert** or **Which?**. See the **Other organisations** section at the end of this sheet for more details.

Warm home discount scheme

If you are finding it difficult to pay your electricity bill during the winter months, you could get £140 off your bill under the Warm Home Discount Scheme.

If you are eligible for the scheme, it will be a one-off discount on your electricity bill, between September and March. You may be able to get the discount on your gas bill instead if your supplier provides you with both gas and electricity. Contact your supplier to find out.

The discount will not affect your Cold Weather Payment or Winter Fuel Payment (see below). The Warm Home Discount Scheme is available in England, Scotland and Wales but it is not available in Northern Ireland. To find out more, see: **gov.uk/the-warm-home-discount-scheme**

Winter fuel payments

If you were born on or before 5 November 1953, you could get winter fuel payments to help you pay your heating bills. You usually get a Winter Fuel Payment automatically if you are eligible and you get the State Pension or another social security benefit (not Housing Benefit, Council Tax Reduction, Child Benefit or Universal Credit). Any money you get will not affect your other benefits. For further information, go to: **gov.uk/winter-fuel-payment**

Energy

Some energy companies offer an energy fund scheme to help those in need to cover their gas and electricity bill debts. Exact requirements vary and applications are assessed on a case by case basis. The links to apply for these energy fund schemes, are:

Open to anyone

- British Gas Energy Trust: **britishgasenergytrust.org.uk**

Open to their customers only

- EDF Energy Trust: **edfenergytrust.org.uk**
- E.ON Energy Fund: **eonenergyfund.com**
- Npower Energy Fund: **npowerenergyfund.com**
- Scottish Power Hardship Fund: **community.scottishpower.co.uk/t5/Extra-Help/Hardship-Fund/ta-p/53**
- Ovo Energy Fund: **ovoenergy.com/help/debt-and-energy-assistance#what-is-the-ovo-energy-fund**

In some instances, the companies can cover the cost of replacing white goods such as cookers, fridges, fridge-freezers and washing machines for applicants who have items in a broken, old or poor condition. Visit the websites above for further information and how to apply.

Water

WaterSure

People with Crohn's or Colitis often find that their water bills are higher because they are frequently using their toilet and having more showers or baths. If this is the case, and you are finding it difficult to meet the costs of using more water, you might be eligible for the WaterSure scheme. People with Crohn's Disease and Ulcerative Colitis automatically qualify for WaterSure – but they must meet the other qualifying conditions. For more information, see the link for the Citizens Advice website below.

To apply for the WaterSure scheme, you must be on benefits and need to use a lot of water either for medical reasons or because your household has a certain number of school-aged children. You will also need to be on a water meter or be waiting to have one installed. If you get help through the scheme, your water bill will be capped. This means that you will not pay any more than the average metered bill for the area your water company deals with.

If you get your water from Welsh Water, you will be covered by WaterSure Wales, which works in the same way as the English scheme.

For more information on the WaterSure scheme, search '**WaterSure**' on: citizensadvice.org.uk

GRANTS

Crohn's & Colitis UK Grants Scheme

If you are on a low income and you are studying or retraining, you could qualify for a Crohn's & Colitis UK Educational and Vocational Grant to help you cover your education or training costs.

The grants are to be used for specific needs that arise as a consequence of having Crohn's or Colitis such as:

- Books and/or other course material/equipment
- Tuition fees
- Additional costs of university/college en-suite
- Retraining courses

Visit our website for more information and how to apply: crohnsandcolitis.org.uk/grants

Other grants and financial aid

There are many different charitable organisations and trusts who offer grants for people on a low income. There are also funds who help people with particular health conditions.

Turn2us grant search

This allows you to search for grants which may be available to you based on your:

- postcode
- age
- current or previous occupation
- health condition



Find grants that may be available to you with the Turn2us grant search tool at: grants-search.turn2us.org.uk

Turn2us also provide a checklist of information needed to make an enquiry or application to a charitable fund on their website: turn2us.org.uk

Money Saving Expert

Money Saving Expert have information on their website about grants for people on low incomes: moneysavingexpert.com/family/grants-low-income

Macmillan Cancer Support

If you have cancer or are still seriously affected by your illness or treatment, you might be eligible for a grant from Macmillan Cancer Support. You will need to have a low level of income and savings. For more information, see:

macmillan.org.uk/information-and-support/organising/benefits-and-financial-support

HELP WITH HEALTH COSTS

If you are finding it hard to pay for the health costs that come with having long-term conditions like Crohn's and Colitis, you may find that you're eligible for help through the different NHS schemes below.

TIP

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

NHS Low Income Scheme

If you have a low income, the NHS Low Income Scheme can help pay for various costs including NHS prescription charges, NHS dental treatment charges and the cost of travelling 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 specified limit. You don't need to apply if you're already entitled to full help with health costs. You may be getting this if you receive certain benefits, see:

nhsbsa.nhs.uk/nhs-low-income-scheme

Free prescriptions

In England, most working age adults have to pay NHS prescription charges. However certain groups are entitled to free NHS prescriptions. The list below gives some but not all of the criteria to get free NHS prescriptions. For more detailed information, see the link below.

It is dependent on:

- your age
- if you are receiving particular benefits and/or tax credits
- if you are on a low income
- if you have certain medical conditions, including a permanent stoma.

There are a number of payment options to suit different needs. For more details about getting free NHS prescriptions in England, visit:

nhsbsa.nhs.uk/help-nhs-prescription-costs/free-nhs-prescriptions

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

If you live in Northern Ireland, prescriptions written by GPs are also free. See the NI Direct website for more information:

nidirect.gov.uk/articles/prescriptions

Prescription prepayment certificates

If you're not eligible for free NHS prescriptions but you regularly pay prescription charges for drugs for your Crohn's or Colitis, you may find a prescription prepayment certificate (PPC) could save you money. A PPC lets you get as many NHS prescriptions as you need for a set price. For example, if you need two prescribed medicines each month, you could make a saving of over £100 a year with a 12 month PPC.

You can apply for a PPC online at: [gov.uk/get-a-ppc](https://www.gov.uk/get-a-ppc)

Free NHS dental treatment

Certain groups don't have to pay NHS dental treatment charges. You should always check with your dentist whether your treatment is private or NHS. If you're entitled to free NHS treatment and the treatment you receive is a mixture of NHS and private, you will still have to pay for the private treatment.

Whether you get free NHS dental treatment is dependent on many of the same eligibility criteria as the free NHS prescriptions. For more details, see: nhsbsa.nhs.uk/help-nhs-dental-costs/free-nhs-dental-treatment

Other health costs

The NHS provide help for other health costs including paying for hospital travel, eye care, wigs and fabric supports.

For more information, visit:

nhsbsa.nhs.uk/help-travel-eye-care-wigs-and-fabric-support-costs



For general information about travelling with Crohn's and Colitis, see the [Travel and IBD](#) information sheet on our website.

HELP WITH TRANSPORT

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

Blue badge scheme

The blue badge scheme helps you park closer to your destination if you are disabled or have a health condition which affects your mobility. As this is the main eligibility criteria, it can be difficult for people with Crohn's and Colitis to get a blue badge because their condition does not necessarily affect their mobility. But it may still be worth applying as it might be possible to get a badge.

For more information on getting a blue badge, search '**blue badge**' on: [citizensadvice.org.uk](https://www.citizensadvice.org.uk)

If you live in England, Scotland or Wales, you can apply online at: [gov.uk/apply-blue-badge](https://www.gov.uk/apply-blue-badge)

If you live in Northern Ireland, you can apply online at: nidirect.gov.uk/services/apply-or-renew-blue-badge-online

If you have questions about the process of applying or filling in the form, contact an adviser at your nearest Citizens Advice. See the **Introduction** for further information about how to find your nearest Citizens Advice.

Disabled Persons Railcard

If you receive Personal Independence Payment, Disability Living Allowance or Attendance Allowance, you might be eligible for the Disabled Persons Railcard.

The Disabled Persons Railcard gives 1/3 off adult rail fares for travel on the National Rail network in Great Britain. There are also no time restrictions with the railcard, so you can use it to get discount on tickets at any time of day. If you're travelling with another adult, they will also get 1/3 off their rail fare.

For prices and how to apply, see: **disabledpersons-railcard.co.uk**

If you live in Northern Ireland and want to find out about concession passes, visit: **translink.co.uk/Find-The-Right-Ticket/travel-cards/concession-passes**

Access to Work

Access to Work can help people who are disabled or have a health condition that makes it hard for them to do their job.

In the first instance, the UK government website gov.uk advises you to discuss reasonable adjustments with your employer that would enable you to do your job. Reasonable adjustments could include moving your contractual hours, for example, coming in later in the morning if you find your bowels are more active then. Or, another adjustment might be help getting to work in the morning if taking public transport is a challenge.

If the help you need is not covered by your employer making reasonable adjustments, then an Access to Work grant could 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, for more information, see: **gov.uk/access-to-work**

There is a different system in Northern Ireland, see the NI Direct website: **nidirect.gov.uk/articles/employment-support-information**

You might find it helpful to look at our employment information sheets: **Employment and IBD: a guide for employers** and **Employment and IBD: a guide for employees**.

FURTHER HELP

Support from your local council

Get in touch with your local council as there may be additional support you can access. Find your local council: **gov.uk/find-local-council**

Food banks

Food banks provide emergency food to people in a financial crisis. To access a food bank you will need a voucher from a referral agency – such as your local Citizens Advice, your GP or child's school. Your local food bank can also tell you how to get a voucher. Find your local food bank: **trusselltrust.org/get-help/find-a-foodbank/**

HELP AND SUPPORT FROM CROHN'S & COLITIS UK

We're here for you whenever you need us. Our award-winning publications 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, school and employment. We'll help you find answers, access support and take control.

All publications are available to download from our website:
crohnsandcolitis.org.uk/publications

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 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 and about

If you become a member of Crohn's & Colitis UK, you will get benefits including a Can't Wait Card and a Radar key to unlock disabled toilets. This card shows that you have a medical condition, and combined with the Radar key will help when you need urgent access to the toilet when you are out and about. See our website for further information: **crohnsandcolitis.org.uk/membership** or call the membership team on **01727 734465**.

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OTHER ORGANISATIONS

StepChange Debt Charity

Website: stepchange.org

Tel. 0800 138 1111

Live chat and message service available on website

National Debtline

Website: nationaldebtline.org

Tel. 0808 808 4000

Live chat service available on website

Energy Saving Advice Service (or England and Wales)

Website: energysavingadvice.co.uk

Tel. 0300 123 1234

Home Energy Scotland

Website: energysavingtrust.org.uk/scotland/home-energy-scotland

Tel: 0808 808 2282

Northern Ireland Energy Advice Line

Tel: 0800 1422 865

Money Saving Expert

Website: moneysavingexpert.com

Which?

Website: which.co.uk

Citizens Advice

Website: citizensadvice.org.uk

MoneyHelper

Website: moneyhelper.org.uk/en

Tel. 0800 138 7777

Email: enquiries@maps.org.uk

Web chat service also available on website

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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 & Colitis UK, 1 Bishops Square, Hatfield, Herts, AL10 9NE or contact us through the **Helpline: 0300 222 5700**.

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 publication 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.

