

### Disability benefits quick guide

Living with long-term health conditions like <u>Crohn's</u> or <u>Colitis</u> can have an impact on your financial situation. You could be entitled to benefits to help you support yourself and your family.

Which disability benefit you can apply for will depend on your age and where you live.

Other benefits may be available too, such as housing or childcare costs. These will depend on your income and personal circumstances.

The information is for anyone affected by Crohn's or Colitis who wants to know more about benefits that they or someone close to them may be entitled to claim.

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 <u>information on</u> <u>benefits</u> up to date with any changes. It is unlikely that any changes will be made before 2026.

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### **Benefits calculator**

You can use an online benefits calculator to check whether you are entitled to any benefits. They are free to use and anonymous. Make sure you have all the information you'll need before using a benefits calculator.

The Government website, GOV.UK, recommends the following benefits calculators:

- <u>Turn2us</u>
- Policy in Practice
- <u>entitledto</u>

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 <u>NI Direct</u> website.

### **Personal Independence Payment (PIP)**

### Where does this apply?

England, Wales and Northern Ireland.

#### What is it?

PIP is a payment to help with extra living and mobility costs if you have a disability or long-term condition that makes daily living difficult. This could be a physical or a mental condition. If your Crohn's or Colitis makes it hard for you to get around or cope with everyday tasks, you may be eligible to receive PIP.



PIP has two parts, the daily living component and the mobility component. You may qualify for one or both.

PIP is a non-means-tested benefit. This means you can claim it regardless of any income or savings.

#### Who can apply?

To apply for PIP, you must:

- Be aged between 16 and the State Pension age
- Meet the residency rules if you have lived outside of the UK
- Have Crohn's, Colitis or another health condition that has caused problems with daily living and/or mobility for at least 3 months (unless you are <u>terminally ill</u>)
- Experience problems that are expected to last for at least another 9 months (unless you are terminally ill)

#### How to apply

To start a PIP claim, you will need to call the PIP phone line and answer a series of questions. It is important to have everything you need to answer these. You can find a full list of the things you will need on the <u>GOV.UK</u> website. In some parts of the country, you can apply for <u>PIP online</u>.

You will then be sent or emailed a form with questions about how your condition affects you in relation to certain activities. These include how you manage your treatments, managing toilet needs and going out. You may wish to get supporting evidence from your doctor or IBD team on how your condition affects you.

When you have returned this form, you may be invited to have an assessment with a health professional. This assessment may take place over the phone, by video call, or it may be in person. You will be asked questions about your condition and how it affects you.

Your claim will then be assessed using a points system. You don't score points for having a condition, but according to the level of your difficulties. The number of points



determines whether you are eligible to receive the benefit. If you are, your points will decide whether you receive the standard rate or the enhanced rate, and for how long.

If you are unhappy with the outcome of your application, you can make another claim or challenge the decision. If you wish to challenge the decision, you may need to do this within one month.

If you get PIP before you reach pension age, it will continue to be paid afterwards.

#### PIP may entitle you to extra help

If you receive PIP, you may be entitled to extra help on top of your existing benefits. You may also be entitled to reduced council tax or road tax bills and discounts on travel. You can find out more about what extra help PIP might entitle you to on the <u>Citizens Advice</u> website.

#### **More information**

Our <u>Claiming PIP</u> guide can help you apply for PIP. It has information on how to make an application, prepare for an assessment, and challenge a decision you disagree with.

Find information on PIP for England and Wales on <u>GOV.UK</u> or <u>NI Direct</u> for Northern Ireland.

#### Adult Disability Payment (ADP) – Scotland

#### Where does this apply?

Scotland.

#### What is it?

Adult Disability Payment is a payment to help if you have a disability or long-term health condition that affects your everyday life. It is a non-means-tested benefit, so won't take into account any income or savings you have.



There are two parts to Adult Disability Payment, a daily living component and a mobility component. You may qualify for one or both.

#### Who can apply?

To apply for Adult Disability Payment, you must:

- Be aged 16 or over and under State Pension age
- Have a disability or long-term health condition that affects your everyday life
- Meet the residency rules if you have lived outside Scotland

You can check if you qualify for Adult Disability Payment on the mygov.scot website.

#### How to apply

You can apply for Adult Disability Payment either online, or by phone and paper. You will be asked about how your Crohn's or Colitis affects your ability to do everyday tasks such as moving around and managing toilet needs. You will need to give information and supporting evidence about medicines and treatments you have for your Crohn's or Colitis. You will also be asked to provide details for your GP or IBD team to give more information about your condition and how it affects you.

You can find a full list of the things you will need to answer these questions on the **<u>mygov.scot</u>** website.

If Social Security Scotland need more information, they may ask you to take part in a consultation as well. This could take place by phone or video call, in your home or in a public place near you.

Your claim will then be assessed using a points system. You score points according to your level of need. Your score will decide whether you can receive Adult Disability Payment. It will determine which parts of the benefit you'll receive, and whether at the standard or enhanced rate.

Our <u>Claiming PIP</u> guide can help you apply for ADP too. This is because the point-scoring system is the same.



Social Security Scotland will let you know their decision by letter. If you disagree with the outcome of your application, you can challenge the decision. This includes if you're unhappy with how much you're being paid and when the payments start.

#### **More information**

Find information on Adult Disability Payment on the <u>mygov.scot</u> website. If you get ADP before you reach pension age, it will continue to be paid afterwards.

Adult Disability Payment replaces DLA and PIP for adults who live in Scotland. You do not need to apply for Adult Disability Payment if you already get PIP or DLA for adults. Social Security Scotland will move your benefit to Adult Disability Payment without you having to do anything. Find out more about moving from <u>Personal Independence Payment to Adult</u> <u>Disability Payment in Scotland.</u>

### **Disability Living Allowance (DLA) for children**

#### Where does this apply?

England, Wales and Northern Ireland.

#### What is it?

DLA for children is a payment to help with the extra living costs of looking after a child aged under 16 with a long-term disability or health condition. Your child may be eligible to receive DLA for children if they need much more looking after than a child of the same age who does not have a health condition. This could include if they have trouble getting around, or they need help and supervision during the day or night. It is a non-meanstested benefit, so won't take into account any income or savings you have.

DLA for children is made up of two parts – the care component and the mobility component.

#### Who can apply?

To apply for DLA for children, your child must:



- Be under 16 years old
- Meet the **residency rules** if they have lived outside of the UK
- Have had a long-term disability or health condition for at least three months, and be expected to have it for at least another six months (unless they have a <u>terminal</u> <u>illness</u>)
- Have a health condition that means they need much more care or supervision than other children of the same age

#### How to apply

To claim DLA for children, you will need to fill in a form about your child's health condition and the care and help that they need.

The Department for Work and Pensions (DWP) will then decide whether your child is eligible for DLA for children. Whether your child gets the care or mobility components, and the rate at which they will be paid, will depend on the type of care your child needs.

If you are unhappy with the outcome of your application, you can challenge the decision.

#### **More information**

Our information on <u>Claiming Disability Living Allowance (DLA) for children</u> can help you apply for DLA. It has information on how to start your claim, completing the form, preparing for a home visit, and challenging a decision you disagree with.

Find information on DLA for children on <u>GOV.UK</u> for England and Wales or <u>NI Direct</u> for Northern Ireland.

If your child currently lives in Scotland, you need to apply for **Child Disability Payment** instead.

### Child Disability Payment (CDP) – Scotland

#### Where does this apply?

Scotland.



#### What is it?

Child Disability Payment is a payment to help with the extra living costs of looking after a child aged under 18 with a long-term disability or health condition. If your child needs much more care than a child of the same age without a health condition, they may be eligible to receive Child Disability Payment. It is a non-means-tested benefit, so won't take into account any income or savings you have. Child Disability Payment is tax-free.

Child Disability Payment is made up of two parts, the care and mobility components.

#### Who can apply?

To apply for Child Disability Payment, your child must:

- Be under 16 years old (the benefit will be paid until your child is 18)
- Have a disability or health condition that has lasted for at least 13 weeks, and is expected to continue for the next 26 weeks. This does not include a <u>terminal</u> <u>illness</u>
- Meet the residency rules if they have lived outside of Scotland

#### How to apply

You can apply online or by phone and paper. You will need to fill in a form asking about your child's condition and support needs. You should supply any supporting information you can. This could include medical reports or letters from your child's doctor.

Once they have received your application, Social Security Scotland will decide if your child qualifies for this benefit. They will send you a letter explaining their decision. If you are unhappy with the outcome of your application, you can challenge the decision.

#### **More information**

Find information on Child Disability Payment on the <u>mygov.scot</u> website. Our information on <u>Claiming Disability Living Allowance (DLA) for children</u> can help you apply for CDP. This is because the assessment process is similar.





### **Attendance Allowance (AA)**

#### Where does this apply?

England, Wales, Scotland and Northern Ireland.

#### What is it?

Attendance Allowance is a payment to help with extra costs if you need someone to help look after you because of a health condition. However, you do not have to have someone caring for you to receive Attendance Allowance.

It is not means-tested, so your eligibility won't be affected by any income or savings you have. Attendance Allowance is tax-free.

#### Who can apply?

To apply for Attendance Allowance, you must:

- Have reached State Pension age
- Have a disability or illness and need help caring for yourself or someone to supervise you
- Have needed that help for at least 6 months (unless terminally ill)

#### How to apply

To claim Attendance Allowance, you will need to fill in a form asking about your condition, how it affects you, and your care needs.

The Department for Work and Pensions (DWP) will then decide whether you are eligible for Attendance Allowance. They will send you a letter explaining the outcome. If you are unhappy with the outcome of your application, you can challenge the decision.

#### **More information**

In England, Wales and Scotland: https://www.gov.uk/attendance-allowance

In Northern Ireland: https://www.nidirect.gov.uk/articles/attendance-allowance



Call Age UK's Attendance Allowance helpline on **0800 731 0122**, or the Citizens Advice national phone line on **0800 144 8848** (England) or **0800 702 2020** (Wales).

### **Employment and Support Allowance (ESA)**

#### Where does this apply?

England, Wales, Scotland and Northern Ireland.

#### What is it?

ESA is a payment to help with living costs if you are unable to work because of a health condition, disability or sickness. It can also provide support to get back into work if you're able to.

#### Who can apply?

To apply for ESA, you must:

- Be more than 16 years old
- Be under State Pension age
- Have paid National Insurance for the last two years
- Have a disability or health condition that affects how much you can work

There are rules about claiming ESA while receiving other benefits. For example, if you are claiming Statutory Sick Pay (SSP), you cannot receive ESA payments until your SSP comes to an end. See 'If you get other benefits' on the <u>GOV.UK</u> website.

#### How to apply

There are different kinds of ESA. The kind you are most likely to be able to claim is called the New Style ESA. This is based on your National Insurance record.

Some people still receive two older kinds of ESA. These are the income-based ESA and contribution-based ESA. You cannot make a new claim for contribution-based ESA. But if you already receive it, you might be able to get more money by applying for income-based



ESA as well. You cannot make a new claim for income-based ESA in any other circumstances.

These two older kinds of ESA are being phased out. They are being replaced by Universal Credit. But if you are not eligible for Universal Credit, you should still be able to claim the New Style ESA if you have paid enough national insurance.

You can apply for ESA online or by phone. You will be asked for information including your doctor's details and details of your income, if you're working. You can find a full list of the things you will need to answer these questions on the <u>GOV.UK</u> website.

The Department for Work and Pensions (DWP) will let you know by letter if you are eligible for ESA. If you are, you will need to attend an appointment to explain how your condition affects your ability to work. This usually takes place over the phone. You may also need to attend a Work Capability Assessment. These can take place in person, or by phone or video call.

Your claim will be assessed based on the information you provide. If you are unhappy with the outcome of your application, you can challenge the decision.

#### **More information**

In England, Wales and Scotland: https://www.gov.uk/employment-support-allowance.

In Northern Ireland: <u>https://www.nidirect.gov.uk/articles/employment-and-support-allowance</u>.

### **Universal Credit**

#### Where does this apply?

England, Wales, Scotland and Northern Ireland.



#### What is it?

Universal Credit is a payment to help with your living costs if you are:

- On a low income (whether you are in part-time or full-time work, or self-employed)
- Out of work
- Not able to work because of a health condition

#### Universal Credit Carer Element

If you care for someone with a disability or long-term condition, you may qualify to receive the Universal Credit Carer Element. This is an additional payment alongside your normal Universal Credit. Unlike Carer's Allowance, there is no fixed earnings limit. You can find more information on the <u>Citizens Advice</u> website.

#### Who can apply?

To apply for Universal Credit, you must:

- Live in the UK
- Be aged 18 or over (there are some exceptions if you're 16 to 17, such as if you have a health condition or disability)
- Be under State Pension age
- Have £16,000 or less in money, savings and investments

Universal Credit is means-tested. This means it also considers the wages, income and savings of your partner, whether or not you are married. The basic amount includes money for yourself and your partner. It also includes money for any dependent children, although child benefit is paid separately.

If you are not eligible for Universal Credit, you may still be able to claim the New Style ESA, depending on your national insurance record.

People on benefits such as tax credits, housing benefit and income-related ESA are being 'migrated' to Universal Credit. This is being done by invitation from the Department for Work and Pensions (DWP). This process may not be completed until 2028.



#### How to apply

You can apply for Universal Credit online, or by phoning the free Universal Credit helpline (0800 328 5644). You'll be asked to provide information about your condition and how it affects your ability to work. You will also need to provide information about your income, savings, housing and any childcare costs. You can find a full list of what you'll need on the **GOV.UK** website.

If your Crohn's or Colitis effects how much work you can do, you may get an extra amount of Universal Credit. You will need to provide a fit note and complete a Capability for Work questionnaire. You may need to have an assessment. This will help the Department for Work and Pensions (DWP) understand how much your health condition affects your ability to work. Assessments can be held in person, at an assessment centre, or they could take place by phone or video call. You will be placed under one of these categories:

- Capable for work
- Limited capability for work (LCW). This means you are preparing for work in the future
- Limited capability for work and work-related activity (LCWRA). This means you are not expecting to work

You'll receive a different amount of Universal Credit depending on which category you fall into. You can find more information on the <u>GOV.UK</u> website.

If your application is successful, you will need to attend an appointment and commit to an agreement. This is called a claimant commitment. It would normally include agreeing to look for work or trying to increase your income, unless you are felt to have limited capability for work. Once a claimant commitment has been agreed, you should be able to receive Universal Credit payments.

If you are unhappy with the outcome of your application, you can challenge the decision.



#### **More information**

In England, Wales and Scotland: https://www.gov.uk/universal-credit

In Northern Ireland: https://www.nidirect.gov.uk/campaigns/universal-credit

### **Carer's Allowance and Carer Support Payment**

#### Where does this apply?

England, Wales, Scotland and Northern Ireland.

#### What is it?

Carer's Allowance is a payment to help you if you care for somebody with a disability or long-term health condition such as Crohn's or Colitis.

In Scotland, Carer's Allowance is being replaced by the Carer Support Payment. The Carer Support Payment is already available in some places. It will be available across Scotland by autumn 2024. If you are a carer living in Scotland, you may also be able to claim the Carer's Allowance Supplement and the Young Carer Grant, for carers aged under 19.

You can read more about these on the gov.scot website

#### Who can apply?

You may be eligible for Carer's Allowance if you provide unpaid care for somebody. The person you care for does not have to be a relative. To apply for Carer's Allowance you must:

- Be more than 16 years old
- Provide them with care for at least 35 hours a week
- Provide care for someone who receives certain benefits related to their disability.
- Earn less than a certain amount per week (savings and your partners income aren't taken into account)



#### How to apply

You can claim online, by post, or by calling the Carer's Allowance Unit to request a form.

If you don't qualify for Carer's Allowance, you may still be able to claim Carer's Credit. This is a National Insurance credit. It can help make sure your State Pension is not affected. Find more information on the **<u>GOV.UK</u>** website.

#### **More information**

In England and Wales: https://www.gov.uk/carers-allowance

In Scotland: https://www.gov.scot/policies/social-security/benefits-for-carers/

In Northern Ireland: https://www.nidirect.gov.uk/articles/carers-allowance

There is also more information available on the <u>Carers UK</u> website, a charity supporting carers.

### **Pension credit**

#### Where does this apply?

England, Wales, Scotland and Northern Ireland.

#### What is it?

Pension Credit is a weekly payment on top of any State Pension you get. It is to help with living costs if you have a low income. There are two parts to it. Guarantee Credit boosts your weekly income to a minimum amount. Savings Credit is a small payment to help you if you already have some income or savings. Savings Credit is only available if you reached State Pension age before 6 April 2016.

Depending on your circumstances, you could be eligible for one or both parts.

If you claim benefits related to your Crohn's or Colitis, you may qualify for extra amounts through Pension Credit. These benefits include Attendance Allowance, Disability Living



Allowance, PIP and Adult Disability Payment. They also include Carer's Allowance, if you care for somebody with the conditions.

#### Who can apply?

You may be able to claim Pension Credit if:

- You have reached State Pension age
- You have income or savings below a certain point
- You live in the UK

You can claim Pension Credit while still be working. But your income must not be too high for you to qualify.

#### How to apply

You can apply online, or by phone or post. You can find a full list of what you'll need on the **<u>GOV.UK</u>** website. If you disagree with the outcome of your Pension Credit application, you can challenge the decision.

#### **More information**

In England, Wales and Scotland: https://www.gov.uk/pension-credit

In Northern Ireland: https://www.nidirect.gov.uk/articles/understanding-pension-credit

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#### **Other organisations**

Age UK Attendance Allowance helpline

0800 731 0122

Carers UK

carersuk.org

Citizens Advice (England)

#### citizensadvice.org.uk

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0800 144 8848

Citizens Advice (Northern Ireland)

citizensadvice.org.uk/about-us/northern-ireland

Citizens Advice (Scotland)

citizensadvice.org.uk/scotland

0800 028 1456

Citizens Advice (Wales)

citizensadvice.org.uk/wales

0800 702 2020

GOV.UK

https://www.gov.uk/browse/benefits

mygov.scot

https://www.mygov.scot/browse/benefits

**NI Direct** 

https://www.nidirect.gov.uk/information-and-services/benefits-and-money

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### 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 <u>crohnsandcolitis.org.uk/membership</u> 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 <u>crohnsandcolitis.org.uk</u>.

#### **About our information**

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.

We hope that you've found this information helpful. You can email the Knowledge and Information Team at <u>evidence@crohnsandcolitis.org.uk</u> 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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**Patient Information Forum**