

Periods of sickness and self-employment

[Periods of sickness and self-employment](#)

[Short-term health conditions](#)

[Long-term health conditions and disabilities](#)

[Long-term serious health conditions](#)

[Period of sickness during start-up period](#)

Periods of sickness and self-employment

When a GSE claimant reports a health condition or disability, the impact of the condition (and its duration) on the claimant's ability to undertake the work in which they are GSE must be established.

The self-employment activities which they can still do and which they cannot, and the total number of hours the claimant can be expected to carry out in their self-employment must be determined.

If the condition has a longer-term effect on the claimant's ability to undertake their self-employed work, the Minimum Income Floor (MIF) or GSE status may change.

[Short-term health conditions](#) experienced by the claimant are regarded as part of the normal pattern of self-employment. Claimants need to plan for these periods.

There is no change to a claimant's expected hours and the MIF.

When a claimant reports a [long-term health condition or disability](#) that affects the hours they can work, their expected hours of work and MIF is tailored to what self-employment they can do for the length of their condition.

This is reviewed as new medical evidence becomes due or available.

Gainfully self-employed claimants providing medical evidence are subject to the same Work Capability Assessment (WCA) referral action as other claimants. They continue to be treated as GSE while awaiting the WCA outcome unless they have a [long-term serious health condition](#) that restricts their ability to work. For further information, see Spotlight on: sickness and self-employment .

If following a WCA outcome a claimant is found to have Limited Capability for Work (LCW) or Limited Capability for Work and Work Related Activity (LCWRA), the claimant is no longer treated as GSE but is allocated to the regime appropriate to their circumstances.

Claimants found not to have LCW or LCWRA will have their expected hours and MIF reviewed in light of information received as part of the assessment. For further information on regime allocation, see WCA Outcomes.

For further information on the action taken on receipt of a Statement of Fitness for Work (SOFFW), see WCA for claimants in employment

Short-term health conditions

Short-term refers to health conditions such as colds, flu, strains and sprains that the claimant expects to recover from in the near future to fully resume their self-employment. This is the case even if the claimant regards themselves as incapable of doing any self-employment until they recover.

These conditions are treated as being part of their normal business cycle which the claimant should manage as part of their business planning. The MIF or GSE status is not adjusted for this period.

Short-term health condition reported at the Gateway Interview when making a new Universal Credit claim

Claimants are treated as GSE if they expect to return to their self-employment and would otherwise meet the GSE test. The MIF level must be set according to their expected weekly working hours when they recover

Short-term health condition declared during existing Universal Credit claim

If the claimant is already GSE and a MIF is applicable to the claim, both remain in place and unchanged.

If the claimant's short-term condition develops into a longer-term one, the claimant must provide supporting medical evidence. The original GSE status and/or MIF level is reviewed. See Spotlight on: sickness and self-employment for an example.

Long-term health conditions and disabilities

Long-term health conditions are considered as being outside the normal business cycle. This could still be temporary with the prospect of a full recovery, or permanent - affecting the claimant's ability to work for the foreseeable future.

When a claimant has limitations on the hours they can reasonably be expected to work, their expected hours of work are reduced to a level that is reasonable. This includes, if appropriate, being able to reduce the expected hours to zero and the MIF to nil for the duration of the health condition.

The claimant can continue to be considered GSE and in the Working Enough regime, whilst a MIF set at nil is applied for a temporary period of time.

Claimants continue to be treated as GSE while awaiting a WCA outcome.

If a longer-term serious health condition develops, any original decision regarding a claimant's GSE status and MIF must be reviewed.

See Spotlight on: sickness and self-employment for the action to take and an example.

Long-term serious health conditions

When a claimant has a long-term or severe health condition which means they cannot run their business, and it may be unclear when/if they will take it up again, they can be considered to be no longer GSE.

In these cases, they are allocated to the regime appropriate to their circumstances and if they are submitting a SOFFW, will join the health journey and are referred for a WCA. For further information, see ADM Paragraph H4054 Businesses receiving little or no income.

See also Spotlight on: sickness and self-employment for the action to take and an example.

Period of sickness during the Start-up Period

When a GSE claimant in the Start-up Period reports a health condition, the length of the Start-up Period will not be extended. This means that the one year period will continue to run - even if the claimant has a serious health condition which means they are found to be no longer GSE.

If the claimant is again considered to be GSE and it is within the original one year period, they can return to the Start-up Period for the balance of the time remaining. For further information, see Start-up period.