



RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION

Comhlachas Iar-Sheirbhíseach Poiblí Agus Scáir

Established 1945

PO Box 908
South City DSU
Togher Cork
T12 C825
28th January 2021

Risk Equalisation Scheme Consultation,
Health Insurance Authority
Beaux Lane House
Mercer Street
Lower Saint Peter's
Dublin 2

Re: Public Consultation on Community-rated health insurance market in Ireland and proposed changes to the Risk Equalisation Scheme

Submission on behalf of the Retired Civil and Public Servants Association (RCPSA)

The RCPSA was founded in 1945. Membership is open to all retired Civil Servants and Public Servants, including P & T members from An Post, Eircom, Irish Aviation Authority, Coillte, Teagasc and professional groups approved in accordance with Rules. This includes widowed persons in receipt of a public service pension. We currently represent over 8,000 members.

As the vast majority of our members are in the older cohort of the population, we strongly support the continued use of community-rating and Risk Equalisation in the health insurance market in Ireland. We also support the reduction of market segmentation, where it operates to the detriment of older customers. On the basis of the information provided in the consultation document (Department of Health and Health Insurance Authority, 4 January 2020 (*sic*)), the RCPSA supports the proposed changes to the Risk Equalisation Scheme. We would appreciate being kept informed of developments with regard to the proposed changes.

Ann Walsh
Honorary Secretary, RCPSA
0871317062