



An tÚdarás Árachas Sláinte
The Health Insurance Authority

**A Guide to the Rules, Procedures, and
Practices of the Authority**

**Freedom of Information Act – Section 16
Reference Book**

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Introduction

Background

This guide is compiled in accordance with the Freedom of Information Act 1997 as amended by the Freedom of Information Act 2003. All references to the Freedom of Information Act or Acts refer to the 1997 Act as amended by the 2003 Act. The Freedom of Information Acts (FOI), effective from 21 April 1998, established 3 new statutory rights:

- a legal right for each person to access information held by public bodies;
- a legal right for each person to have official information about him/herself amended where it is incomplete, inaccurate or misleading; and
- a legal right to obtain reasons for decisions affecting oneself.

The Acts assert the right of members of the public to obtain access to official information to the greatest extent possible, consistent with the public interest and the right to privacy of individuals.

Purpose of Reference Book

This reference book has been prepared and published in accordance with the requirements of Section 16 of the FOI Acts.

Section 16 of the FOI Acts require The Health Insurance Authority (the Authority) to publish rules, procedures, practices, guidelines and interpretations used by the Authority, and an index of any precedents kept by the Authority for the purposes of decisions, determinations or recommendations, under or for the purposes of the Health Insurance Acts, 1994 – 2009 with respect to rights, privileges, benefits, obligations, penalties or other sanctions to which members of the public are or may be entitled or subject to under any enactment or scheme, together with appropriate information in relation to the manner or intended manner of administration of any such enactment or scheme.

How to use this Reference Book

A summary of all such documents currently published by the Authority, and where and how they can be accessed is set at Section 2.

The Authority also publishes a reference book for the purposes of assisting members of the public in ascertaining and exercising their rights under the FOI Acts. This book is *“The Health Insurance Authority – A Guide to the Functions of and Records Held by the Authority,*

Freedom of Information Act – Section 15 Reference Book”. This reference book contains the rules, practices and procedures followed by The Health Insurance Authority in making certain decisions that affect the rights, privileges and benefits of members of the public, so that citizens can make an informed judgement as to whether their entitlements have been afforded to them in full. Where rules have already been published, this publication indicates where and how they can be accessed. Both this reference book and the Authority’s Section 15 Reference Book can be obtained, free of charge, by applying in writing to the Health Insurance Authority, Canal House, Canal Road, Dublin 6 or on the internet at www.hia.ie.

Availability of this Booklet

Copies of this publication are available free of charge on the internet at www.hia.ie or by applying in writing to The Health Insurance Authority, Canal House, Canal Road, Dublin 6.

Contact

The Health Insurance Authority may be contacted by the following means:

Telephone: Lo-call 1850 929 166 / 01 4060080

Fax: 01 4060081

Email: info@hia.ie

Web: www.hia.ie or www.healthinsurancecomparison.ie

Post: The Health Insurance Authority
Canal House
Canal Road
Dublin 6

Information Published by the Health Insurance Authority

Information on the Authority, its Structure and Functions

Information on the Authority, its structure and functions is published by the Authority in each of its Annual reports (see section 2.8 below) and also on its website: www.hia.ie. The relevant sections of the website are the following menu options:

- Home
- About Us, which contains the following relevant subsections:
 - Our Philosophy
 - Members of the Authority
 - Management Team
 - Governance
 - Funding
 - Regulatory Agreements
 - Requests for Tenders
 - Prompt Payments
 - Vacancies

Regulation, which contains the relevant subsections:

- Regulation
- Register of Health Benefit Undertakings;
- Community Rating;
- Lifetime Community Rating;
- Open Enrolment and Lifetime Cover;
- Minimum Benefit;
- Health Insurance Levy/Risk Equalisation
- Legislation

Consumer Publications

The Health Insurance Authority has three current consumer publications, these are:

- Selecting a Health Insurance Cash Plan - This contains information about buying and using a cash plan product such as those sold by HSF and GloHealth.

- Private Health Insurance – My Rights, My Choices - This contains information about consumer rights and choices with respect to private health insurance in Ireland and
- Selecting a Private Health Insurance Product – This publication contains information about factors that a consumer might consider when selecting a private health insurance product.

The latter two publications are set in a questions and answers format and all three are available free from the Authority's website: www.hia.ie by selecting the 'Publications' menu option, or by written or telephone request from: The Health Insurance Authority, Canal House, Canal Road, Dublin 6. Tel.: lo-call 1850 929 166 / 01 4060080

Consumer Survey

Documents relating to two consumer surveys are available on the Authority's website www.hia.ie by selecting the Publications tab and following the Consumer Surveys link. The documents available on the issue date of this guide are as follows:

- Private Health Insurance Market in Ireland – May 2012;
- Private Health Insurance Market in Ireland – May 2010;
- Private Health Insurance Market in Ireland – March 2008;
- Private Health Insurance Market in Ireland – Executive Summary March 2008;
- Private Health Insurance Market in Ireland – September 2005;
- Private Health Insurance Market in Ireland – Executive Summary September 2005;
- Private Health Insurance Market in Ireland – March 2003;
- Press Release – Consumer Survey – 15 April 2003; and
- Press Presentation – Consumer Survey – 15 April 2003.

Consultation Papers

- Consultation Paper on Minimum Benefit Regulations in the Irish Private Health Insurance Market 2010

Submissions:

Hospital Saturday Fund HSF
 Dr. Brian Turner
 Axa

St. Patrick's University Hospital
Independent Hospital Association of Ireland
Irish Medical Organisation
Irish Hospital Consultant's Association of Ireland
Aviva Health
Dillon Eustace
Quinn Healthcare
Chambers Ireland
Irish Brokers Association
Vhi Healthcare
Society of Actuaries in Ireland
VHI's Members Advisory Council

- Consultation Paper on Minimum Benefit Regulations in the Irish Private Health Insurance Market 2010
- Announcement of consultation on competition in the Irish Private Health Insurance Market 2006
- Minimum Benefit Consultation Paper - October 2003
- Consultation Paper on Lifetime Community Rating - 6 August 2002
- Towards Better Regulation - A response to the consultation document published by the Department of the Taoiseach, July 2002
- Consultation Paper on Risk Equalisation in the Private Health Insurance Market in Ireland - February 2002

Risk Equalisation

Risk equalisation is a process that aims to equitably neutralise differences in insurers' costs due to variations in the health status of their members. Risk equalisation results in cash transfers from insurers with lower risk members to insurers with higher risk members.

The Authority's Role in Relation to Risk Equalisation

On 27th May 2010 the Government announced a comprehensive strategy and set of actions for the health insurance market. These actions included the development of a full, robust new risk equalisation scheme to start in 2013 and the implementation of new transitional arrangements from 2012 that closely approximated the effect of the full risk equalisation scheme.

Published documents relating to Risk Equalisation are available on the Authority website www.hia.ie by selecting the Publications menu option and following the Risk Equalisation link. The documents available on the issue date of this guide are as follows:

December 2011

Supplementary Report to the Minister for Health in relation to the Health Insurance Authority's functions under Section 7E of the Health Insurance Acts

November 2011

Report of the HIA to the Minister for Health, in accordance with Section 7E (1)(b) of the Health Insurance Acts, 1994-2009

March 2008

- Updated Guide to the Risk Equalisation Scheme

February 2008

- Payments Due Under the Risk Equalisation Scheme

April 2006

- Summary of the Report to the Minister on Risk Equalisation Scheme, for the period July to December 2005

October 2005

- Letter from HIA to the Minister recommending introduction of Risk Equalisation payments.
- Report to the Minister on Risk Equalisation for the period January to June 2005
- Proposed recommendation to introduce Risk Equalisation payments sent by HIA to insurers - September 2005

April 2005

- Letter from HIA to the Minister recommending introduction of Risk Equalisation payments.
- Report to the Minister on Risk Equalisation for the period July to December 2004
- Proposed recommendation to introduce Risk Equalisation payments sent by HIA to insurers - March 2005

October 2004

- Report to the Minister on Risk Equalisation Scheme 2003 for the period 1 January 2004 to 30 June 2004.
- Appendix I of the Report to the Minister, October 2004: Arthur Andersen Paper Prepared for The Health Insurance Authority Workshop on Risk Equalisation of 2 May, 2002.
- Appendix II of the Report to the Minister, October 2004: UK Government Actuary's Department Letter of 29 July, 2002.
- Purpose and Scope of UK GAD Letter 11 October, 2004.
- The York Health Economic Consortium Report Titled 'Assessment of Risk Equalisation and Competition in the Irish Health Insurance Market'.

April 2004

- Report to the Minister on Risk Equalisation for the period 1 July 2003 to 31 December 2003.

Other Documents

- Policy Paper on Risk Equalisation in the Private Health Insurance Market in Ireland - September 2002
- Consultation Paper on Risk Equalisation in the Private Health Insurance Market in Ireland - February 2002

Other Advisory Reports

Other Advisory reports are available on the Authority website www.hia.ie by selecting the Publications tab option and following the Other Advisory Reports link. The documents available on the issue date of this guide are as follows:

- Submission to the Joint Committee on Health and Children 2009
- Submission to the Minister of Health and Children - Minimum Benefits, September 2005
- Submission to the Department of Health and Children on Lifetime Community Rating – October 2002

Press Releases

In the course of fulfilling its functions the Authority makes press releases available periodically. The Authority makes these documents available on the Authority website www.hia.ie. They may be accessed by selecting the Publications menu option and following the Press Releases link. The documents available on the issue date of this guide are as follows:

2012

- May Newsletter
- February Newsletter
- HIA launches national survey of the private health insurance market in Ireland - May 2012
- August Newsletter
- November Newsletter

2011

- March Newsletter
- May Newsletter
- August Newsletter
- December Newsletter

2010

- Press Release – HIA launches national survey of the private health insurance market in Ireland – June 2010

2009

- Press Release - HIA launches new website-1 December 2009

2008

- Press Release – The HIA welcomes the government’s announcement of measures to support community rating.
- Press Release – Supreme Court Ruling on Risk Equalisation 16 July 2008
- Press Release - Consumer Survey May 2008

2007

- Press Release - Competition Report 16 February 2007

2006

- Awareness of Switching Rights Campaign Launch 13 June 2006

- Press Release - New Chairman and CEO 20 March 2006;
- Press Release - Comment on Circuit Court Judgment 3 March 2005;

2005

- Press Release - Risk Equalisation Process 28 October 2005;
- Press Release - Risk Equalisation Review 13 September 2005;
- Press Release - Risk Equalisation Comment 29 April 2005;
- Press Release - Minimum Benefit 28 January 2005;

2004

- Press Release - New Market Entrant 20 October 2004;
- Press Release - Risk Equalisation Report 14 May 2004;
- Press Release - Risk Equalisation Process 28 April 2004;
- Press Release - Risk Equalisation Process 5 March 2004;
- Press Release - Risk Equalisation 16 February 2004;
- Press Release - Product Comparison 26 January 2004;

2003

- Press Release - Consumer Survey 15 April 2003; and
- Press Presentation - Consumer Survey 15 April 2003.

Competition Report

The Minister for Health and Children asked the Authority and The Competition Authority to report to her on Competition in the Health Insurance Market.

- Competition in the Irish Private Health Insurance Market 2007
- Executive Summary - Competition in the Irish Private Health Insurance Market 2007

- Press Release 16 February 2007

Annual Reports

The Authority has published an annual report for each year of its existence. Our Annual Reports are available on the Authority website www.hia.ie by selecting the Publications menu option and following the 'Annual Reports and Accounts' link. The documents available on the issue date of this guide are as follows:

- The Health Insurance Authority Annual Report & Accounts 2011
- An tÚdaras Árachas Slainté Tuarascáil Bhliantúil agus Cuntais 2011

- The Health Insurance Authority Annual Report & Accounts 2010
- An tÚdaras Árachas Slainté Tuarascáil Bhliantúil agus Cuntais 2010

- The Health Insurance Authority Annual Report & Accounts 2009
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- An tÚdaras Árachas Slainté Tuarascáil Bhliantúil agus Cuntais 2006,

- The Health Insurance Authority Annual Report & Accounts 2005,
- An tÚdaras Árachas Slainté Tuarascáil Bhliantúil agus Cuntais 2005,

- The Health Insurance Authority Annual Report & Accounts 2004,
- An tÚdaras Árachas Slainté Tuarascáil Bhliantúil agus Cuntais 2004,

- The Health Insurance Authority Annual Report & Accounts 2003,
- An tÚdaras Árachas Slainté Tuarascáil Bhliantúil agus Cuntais 2003,

- Annual Report and Accounts 2002 and

- Annual Report and Accounts 2001.

Our Policy on Confidentiality

The Authority undertakes, subject to its obligations under law (including without limitation the Freedom of Information Acts), to treat as confidential any information provided to it in confidence by individuals or others, which the Authority considers to be confidential, except where the disclosure of the information would, in the opinion of the Authority, be appropriate in the course of the performance by it of its functions or the exercise by it of its powers. If, for any reason, you wish that information provided by you to the Authority should not be disclosed because of its confidential nature or otherwise, then you must, when supplying the information, make this wish clear and specify your reasons. The Authority will consult with you before making a decision on any Freedom of Information request received involving such information supplied by you, however, the Authority cannot guarantee that this information will not, in any event, have to be released under the Freedom of Information Acts.

Inspection and Ordering of Publications

Publications may be accessed via the Authority's website as described above in Section 2. Alternatively the Authority can issue by post, free of charge, any of the information referred to above upon request by telephone (Tel.: 1850 929 166 / 01 4060080) or by written request: to The Health Insurance Authority, Canal House, Canal Road, Dublin 6.