



An tÚdarás Árachas Sláinte
The Health Insurance Authority

STRATEGIC PLAN

2025-2028



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CHAIRPERSON'S FOREWORD

As Chairperson of the Board of the Health Insurance Authority (HIA), I am honoured to present the HIA Strategy, a key document that sets out our vision for the future of private health insurance in Ireland.

Private health insurance is an essential part of Ireland's healthcare system, providing choice, security, and peace of mind for many individuals and families. The HIA plays a fundamental role in regulating the market, and since the commencement of the last Strategy, the HIA has made significant progress in increasing its ability to ensure sustainability, transparency, and fairness in the market through an expanded staff headcount, increased supervision of the sector, improved governance, and increased awareness of our role and remit among consumers.

Looking to the future, it is clear that the health insurance landscape will continue to evolve, driven by demographic changes, Sláintecare, technological advancements, and shifting consumer expectations. This Strategy underpins our commitment to navigating these changes in a way that benefits both the Irish public and the broader healthcare ecosystem.

There is a lot we want to achieve over the life of this Strategic Plan. The HIA wants to improve access to impartial and accurate information for consumers with the launch of our new evidence-based comparison tool and develop a pathway for a more simplified market and legislative framework that works for both industry and consumers. We want to deliver value and quality for consumers through impactful supervision of the market, provide

expert advice to the Minister for Health, and develop our own standards of governance and resilience, including enhancing our in-house expertise. We will support the approval process for the Risk Equalisation Scheme (RES) with the European Union and its continued development to ensure it enables best practice in care delivery. The goals outlined in this Strategy are ambitious, but they reflect the critical role that the HIA must play in shaping an inclusive and resilient health insurance market that adapts to the needs of modern Ireland.

We recognise that private health insurance is an integral part of Ireland's broader healthcare system, and that the future of the sector must be built on the principles of access, affordability, and quality. With that in mind, we are committed to engaging both with the Department of Health and key stakeholders to ensure the successful implementation of Sláintecare with the aim of providing high-quality healthcare for all.

I would like to express my gratitude to the Minister and the Department of Health for their insights and ongoing support, and to the HIA Board, senior management, and staff whose hard work and expertise have shaped this strategy. I would also like to thank our stakeholders who have engaged and provided valuable input throughout this process. The journey ahead is one of opportunity, and we are excited to lead the way in transforming Ireland's private health insurance landscape for the better.

Patricia Byron, Chairperson

CHIEF EXECUTIVE AND REGISTRAR'S FOREWORD

As we stand at a pivotal moment in the evolution of health insurance in Ireland, it is my privilege to introduce the HIA Strategy -2025 2028, which outlines our vision for the future of the sector and our commitment to putting consumers at the centre of everything we do.

The landscape of health insurance is ever-changing, with new challenges and opportunities arising in a rapidly evolving healthcare system. Essential to a sustainable health insurance market in years to come is ensuring fairness in the market. We have made significant progress in this area through rebalancing the calibration of the RES to preserve fairness between advanced and non-advanced policyholders and through enhancing the distributive power of the High Cost Claims Pool to make it a more effective tool in risk sharing. As we move forward, it is imperative that we continue to adapt to the needs of a growing and diverse population, while maintaining the integrity and sustainability of the industry.

This strategy places a strong emphasis on delivering in the public interest and promoting transparency. It reflects our commitment to supporting the implementation of Sláintecare, working collaboratively with stakeholders, and delivering value for those who rely on private health insurance. We understand the importance of clear, accessible information and of choice in the healthcare journey, and it is our goal to continue to enhance both through effective and impactful regulation.

In order to meet this goal and to deliver our statutory functions effectively, sustainably, and to high standards of corporate governance, we need to ensure that our organisation is equipped with the appropriate capability and capacity. We will continue to adapt, providing agile and professional support to ensure the optimal operation of the health insurance market. We will continue to work closely with industry stakeholders and policymakers in supporting a well-functioning and sustainable market.

Key to our success as an organisation are our people, and I would like to thank the HIA staff and Board for their insights and contributions to this Strategy, and for their ongoing hard work and dedication to ensuring a fair market for all. I look forward to our continued collaboration and to achieving the vision set out in this Plan over the coming years.

Brian Lee, CEO/Registrar

WHO WE ARE

The Health Insurance Authority (HIA) was established by Ministerial Order on 1 February 2001, under the Health Insurance Act, 1994 as amended (the “Health Insurance Acts”).

The Principal Objective of the HIA is to ensure that all consumers can access health insurance without paying more based on their age or health status.

Our principal functions are as follows:

- To **supervise** the health insurance market and where appropriate enforce compliance with the Acts.
- To **advise** the Minister on matters relating to health insurance.
- To manage the health insurance stamp duty, **risk equalisation** credits, and the RES.
- To increase public **awareness** of their rights as consumers of health insurance and the services available to them.
- To maintain “The **Register** of Health Benefits Undertakings” and “The Register of Health Insurance Contracts”.

Our multi-faceted role, delivered within a complex and ever-changing sector, requires us to be an expert, agile, and evidence-driven organisation.



OUR OPERATING ENVIRONMENT

We recognise that we are commencing this Plan at a time where the public continues to feel the effects of the recent inflationary pressures, with health insurance premiums on the rise since 2022. In 2024, premiums increased on average by 12.2%, with an average adult premium of €1,740. Despite this, we see that the proportion of people holding health insurance policies is 46%. Although the health insurance market in Ireland is an open market and insurers are free to set prices based on their own commercial considerations, the HIA is responding to this significant challenge by improving the information available to consumers with the aim of helping consumers to make empowered decisions and to choose the best value product for their needs.

At the same time, in Ireland like the rest of the world, we are witnessing a variety of political, societal, medical and technological trends which will continue to influence how the private health insurance market operates. These trends include, but are not limited to, a growing population, an aging population, the advancement of new technologies and artificial intelligence in both healthcare and financial services, advances in medical treatments, diagnostics and drugs available in healthcare settings, and the ongoing rollout of Sláintecare. In the face of these trends, we must remain proactive and vigilant in identifying and analysing their impacts and promoting solutions and improved outcomes for the benefit of health insurance customers.

Over the last three years, the number of health insurance plans on offer in Ireland has consistently exceeded 300, peaking at 351 plans. Despite the amount of choice available to consumers, our research finds that 50% of people are on one of just 30 plans, suggesting that the level of choice is overwhelming rather than aiding consumers when they are trying to navigate the market and choose a plan. The HIA held a conference in 2024 to examine this issue and explore potential solutions, and we hope to further explore this challenge in collaboration with our stakeholders over the course of this Plan.

We regularly share our findings about the current state of the health insurance market on our website through market reports and quarterly bulletins, which you can find at www.hia.ie/publications.

OUR PURPOSE, VISION AND VALUES

Our Purpose

Regulate for a well-functioning market and provide consumers with information and tools to make informed choices.

Our Vision

A well-functioning and transparent health insurance market, where consumers understand their rights and feel empowered in their decisions.

OUR VALUES

Professionalism

We uphold the highest ethical standards and we behave with integrity, care, and respect in all our interactions and work.

Agile

We work in a flexible, proportionate, and efficient manner with each other and with our stakeholders to deliver the best results for consumers.

Consumer-focused

Our work is consumer-centric, putting consumers first in everything we do.

Excellence

We are focused on delivering the best results by leveraging our expertise, taking an evidence-based and consistent approach to our work.

Independence

Our work is consumer-centric, putting consumers first in everything we do.

OUR STRATEGIC PRIORITIES

This Strategic Plan outlines our strategic priorities and our planned progress over the next three years. The HIA will deliver against its statutory mandate and drive forward in improving our services and focusing on engaging with, and influencing, the health insurance sector.

This Plan outlines the three key areas where we want to focus our attention from 2025-2028: empowering informed consumers, promoting a well-functioning market, and building organisational capability.

For each strategic priority we have outlined our strategic actions and how we will measure our progress in achieving them.

The HIA would like to see this plan deliver the following outcomes:

- Improved tools and channels to support consumers in making decisions about plans
- Enhanced internal expertise
- Expert advice provided to the Minister for Health
- Supported the implementation of Sláintecare
- More impactful and targeted supervision of insurers
- Higher standards of governance and resilience in the HIA
- Improved transparency regarding pricing
- A pathway towards a simplified market and legislative framework
- Policy and legislative change to support a sustainable and consumer-focused market

The Informed Consumer



A Well-Functioning Health Insurance Market



Our Capability and Capacity





1. THE INFORMED CONSUMER

We will empower consumers to make informed choices about their health insurance plans, with easily available and user-friendly tools to support them.

We will:

1.1

Develop a new communications and consumer engagement strategy which focuses on increasing consumer awareness among target groups of their rights and options regarding health insurance.

1.2

Review and enhance our consumer information platforms and services, taking account of new customer service technologies.

1.3

Enhance and develop our evidence-based market and consumer information outputs, as well as strengthen our own digital and data capabilities to drive improved consumer experience of our services.

1.4

Increase consumer engagement and knowledge with our evidence-based, consumer-focused communications activity.

Indicators of improvement:



Trends in consumers behaviours such as increased 'shopping around' and switching.



Increased level of engagement and satisfaction by the Irish public with the HIA through our various channels and tools, including our website, our social media, our comparison tool, and our information line.



Increased public recognition of the HIA as a go-to source of information on health insurance through our consumer surveys and other outputs.



2. A WELL-FUNCTIONING HEALTH INSURANCE MARKET

We will use our regulatory powers and expertise to maintain a well-functioning market, and we are recognised as the leading voice on private health insurance.

We will:

- 2.1** | Continue to strengthen implementation of our supervisory and enforcement framework, such that it becomes more risk-based, intelligence driven, streamlined and effective.
- 2.2** | Continue to manage the RES efficiently, propose policy changes and advise the Minister to ensure it is fit for purpose and in keeping with changes in best practice.
- 2.3** | Support the Department of Health in its submission to the EU for the extension of the RES.
- 2.4** | Continue to propose reforms and advise the Minister regarding the health insurance market to promote the Principal Objective, linkages with Sláintecare, product and regulatory simplification, improved consumer experience, including seeking amendments to legislation where required in consumer's interest.
- 2.5** | Develop our capability as a thought leader by enhancing our research capabilities and deliver a more comprehensive research strategy.
- 2.6** | Take a lead role in further developing processes to strengthen collaboration with other regulators in the sector.

Indicators of improvement:

- ✓ | Improvements in the market structure and clarity for consumers.
- ✓ | Increasing the level and impact of our supervision and assessing market compliance with regulations.
- ✓ | Number of completed market studies and research projects.
- ✓ | The RES is effectively calibrated and operated.



3. OUR CAPABILITY AND CAPACITY

We will ensure the HIA is resilient with the appropriate capability and capacity to deliver our statutory functions effectively, sustainably and to high standards of corporate governance.

We will:

- 3.1 | Transition our operating and outsourcing model to prioritise and grow the core specialist expertise capabilities required to deliver against our strategic priorities and good governance standards.
- 3.2 | Develop and deliver a workforce plan that emphasises the core skill mix, culture, talent acquisition, and retention, as well as prioritising learning and development, to develop our people and enhance our organisational resilience.
- 3.3 | Develop a quality management system to support good governance and legislative compliance.
- 3.4 | Establish a proactive risk management approach which integrates market analysis, trend monitoring, and scenario planning, to ensure we remain agile and informed in a changing operating environment.
- 3.5 | Develop and deliver a digital and data roadmap to improve the technological capacity and capability of the organisation to support improved insights and research capability.
- 3.6 | Progress to a sustainable financial model underpinned by an appropriate levy.

Indicators of improvement:

- ✓ | Improved governance, resilience and consistency in the HIA.
- ✓ | Staff have defined certification regarding health insurance and regulation.
- ✓ | Sustainable financial model in place.
- ✓ | Increasing efficiency of our processes supported by technology.

IMPLEMENTATION AND MONITORING

This plan sets out the overarching themes and outcomes to be achieved over the next four years.

These will be implemented and monitored via our annual business planning process, in which service plans, team plans, and individual plans are developed. Where appropriate, we will use the activities and outcomes of our Strategic Plan 2028-2025 as a baseline for measuring performance.

The annual service plan will set out the key actions and additional measures required to support the intended outcomes of this Plan. Our year-on-year progress against these areas will be reported and published via our annual reporting process on our website.

The implementation of this plan will be monitored and reviewed by our Board and our Senior Management Team.



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