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**Laya plan changes: Statement from Health Insurance Authority**

**Friday, 15 August 2025:** The Health Insurance Authority (HIA) is aware of Laya Healthcare’s decision to change prices across a range of their plans, at an average of 4.5% increase from 1 October 2025, and to retire 10 plans. Some small number of plans will also see price reductions.

Consumers will be informed of any changes to their plan including any price or benefit changes in their renewal letter. If you are a Laya customer, these price changes will affect you if you renew your policy on or after 1 October 2025. If you are mid-contract, the cost of your insurance won’t change on 1 October 2025.

We know that price increases are unwelcome, particularly during a time of rising living costs. While insurers are free to set their prices based on commercial factors such as medical inflation and claims costs, affordability must remain a priority. Consumers may be able to find better value by shopping around and thinking about what benefits are most important to you.

**Retiring plans: What This Means for Policyholders**

If you are currently insured under one of the affected plans, you will be automatically moved to an equivalent plan at your renewal date.

Consumers affected will be contacted directly and offered alternative plans with similar benefits. Under legislation, replacement plans must offer the same benefits, with only limited variation permitted. The HIA will review these replacements to ensure compliance. You are not required to accept the replacement plan. You may choose any plan available on the market.

Consumers may wish to note that this information is also important for some Irish Life Health customers as they retire 22 plans from 1st September.

**What You Can Do**

If you are affected by these changes, your insurer will contact you ahead of your renewal date. You are not required to accept the replacement plan and may switch to any plan on the market.

We encourage all consumers to:

* Shop around for better value - Some older health insurance plans may not offer as much value as newer ones. By comparing plans, you might find one with similar benefits at a lower price.
* Review your table of benefits carefully - Make sure your cover still suits your needs and that you’re not paying for services you don’t use.
* Get free, independent help from the HIA - Use our new free comparison tool at [www.hia.ie](http://www.hia.ie) to explore your options, or contact us for impartial advice by email at [info@hia.ie](mailto:info@hia.ie) or by phone at (01) 406 0080.

**ENDS**

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**Notes to the editor**

For more information health insurance policies and finding the policy most suitable for your needs, visit www.hia.ie to use our free comparison tool.

**About the Health Insurance Authority (HIA)**

The role of the HIA is to ensure consumers are aware of their rights and insurers know their responsibilities in relation to health insurance in Ireland. The HIA enables a functioning health insurance market for the benefit of consumers, providers and policy makers that underpins an accessible health service.