**Vhi Healthcare Price Changes**

**26.08.2025**

The Health Insurance Authority (HIA) has received notice Vhi’s decision to change prices across a range of their health insurance plans. There will be an average increase of 3% on adult premiums across its plans.

Consumers will be informed of any changes to their plan including any price or benefit changes in their renewal letter. If you are an Vhi 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, only at renewal.

Price increases are understandably unwelcome to consumers, particularly during a time of rising living costs, and recent announcements by other insurers regarding price adjustments from October. 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.

Consumers are free to move to any plan on the market at their renewal date, and we encourage everyone with health insurance to review their policy each year to make sure that they are on the right plan for their current lifestyle and health needs.

If you are reviewing your policy, and ensuring that the benefits match what you need, also consider the following:

* Increasing your excess. By taking on a higher excess, you could reduce the cost of your insurance
* Reduce your outpatient benefits. If you are not getting use from the outpatient and day-to-day benefits (GP fees, consultant fees, other services like physiotherapy, dietician, chiropractor etc.) consider reducing these.
* Reducing the hospital room type cover. Consider whether a semi-private or public room could meet your needs rather than a private room
* Not everyone in your household needs to be on the same policy. Tailoring each person’s plan to their specific needs can lead to savings.

Our helpline is open, and we are available to provide information about health insurance, answer questions and give information to help consumers find a health insurance plan that fits their budget.

Use the free comparison tool on our website [www.hia.ie](http://www.hia.ie) to compare plans, or contact us by email (info@hia.ie) or phone (01 406 0080).

**/ENDS**

**For more information contact:**

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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.