**A close up of a sign

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Health Insurance Authority finds growth of health insurance market continues to grow amid increasing prices

* Increase of 4,130 people with health insurance in Quarter 2
* 2.53 million people in Ireland have private health insurance

30.09.25: The Health Insurance Authority (HIA) published its Quarter 2 Market Bulletin today, which shows continued growth in the private health insurance market. 2.53 million people in Ireland now have private health insurance, representing 46.3% of the population\*.

The findings in the Quarter 2 Market Bulletin continue a trend of a gradual slowing of growth in the health insurance market. There was an increase of 4,130 people with private health insurance in Quarter 2 2025, down from an increase of 7,318 in Quarter 1 and 13,633 in Quarter 3 2024.

There are 344 inpatient plans available to consumers, with six new plans added since the start of 2025.

The average adult premium paid is now €1,830, with an average price increase of 4.5% on health insurance plans currently in the market since January 1. This means that compared to Quarter 2 2024, there has been an 11% increase in the average premium paid by consumers. The Quarter 1 average premium has also been revised on previously communicated figures and is now €1,827.

Recently, there have been increases in premiums in the market which are due to take effect from 1st October 2025.

Commenting on the bulletin, CEO of the Health Insurance Authority, Brian Lee, said:

*“Health insurance remains a popular choice for nearly half of the population, but rising costs may be starting to impact growth in the market, and some consumers may be considering whether private health insurance fits within their budget.”*

*“If you're renewing your plan soon, it's important to review what you're paying for and what you actually use. Even if you're happy with your provider, you might find a better-value plan that suits your needs. Our free and impartial comparison tool makes it easy to explore your options, and our team is here to help by phone or email if you need support.”*

Ways to potentially save money include:

1. Shopping around: Some older plans don’t offer as much value as newer ones. You could find a plan with similar benefits for a lower price.
2. Increasing your hospital excess: If you’re in good health, choosing a plan with a higher excess can reduce your premium.
3. Reviewing your cover: If you have a medical card, consider a plan with lower day-to-day cover to reduce costs.

Read the full report at [Market reports and bulletins | The Health Insurance Authority](https://eur02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.hia.ie%2Fnews-and-research%2Fmarket-reports-and-bulletins&data=05%7C02%7Cthereseanglim%40hia.ie%7C553223509adb451f209408ddfff99f04%7C1c7775db406b4d1eb110b798a9941241%7C0%7C0%7C638948169955522518%7CUnknown%7CTWFpbGZsb3d8eyJFbXB0eU1hcGkiOnRydWUsIlYiOiIwLjAuMDAwMCIsIlAiOiJXaW4zMiIsIkFOIjoiTWFpbCIsIldUIjoyfQ%3D%3D%7C0%7C%7C%7C&sdata=UHQu0%2FTramUHdnw%2FML5oH1%2FgX3LPheBQMk3GVs9MZys%3D&reserved=0). For impartial information about health insurance or to use the HIA’s free comparison tool, visit [https://www.hia.ie/](https://eur02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.hia.ie%2F&data=05%7C02%7Cthereseanglim%40hia.ie%7C553223509adb451f209408ddfff99f04%7C1c7775db406b4d1eb110b798a9941241%7C0%7C0%7C638948169955543275%7CUnknown%7CTWFpbGZsb3d8eyJFbXB0eU1hcGkiOnRydWUsIlYiOiIwLjAuMDAwMCIsIlAiOiJXaW4zMiIsIkFOIjoiTWFpbCIsIldUIjoyfQ%3D%3D%7C0%7C%7C%7C&sdata=885QosE5%2F6DfuYqJMIBG2DyiUxOPu%2FTLeJxcGjMMEqU%3D&reserved=0).

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Editor’s note:

\* The percentage of the population with health insurance figure uses CSO population estimates that are published end of August/ September each year in its calculation. Since the publication of the census results in 2023 the total population in Ireland has seen a significant increase, one which was unexpected. This population increase has continued year on year. For this reason, for example, the percentage of people with health insurance has decreased since Q2 2024, when it was 46.8%. This is not a reflection of the numbers with health insurance, which continues to increase albeit slowly.

About the Health Insurance Authority (HIA)

The HIA is the independent State body that regulates private health insurance in Ireland. We provide consumers with impartial and free information and tools to make informed choices about health insurance, and we ensure that the health insurers comply with the regulations. Our vision is a well-functioning and transparent health insurance market, where consumers understand their rights and feel empowered in their decisions. We regularly publish market updates and consumer surveys on our website: [https://www.hia.ie/publications](https://eur02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.hia.ie%2Fpublications&data=05%7C02%7Cthereseanglim%40hia.ie%7C553223509adb451f209408ddfff99f04%7C1c7775db406b4d1eb110b798a9941241%7C0%7C0%7C638948169955560067%7CUnknown%7CTWFpbGZsb3d8eyJFbXB0eU1hcGkiOnRydWUsIlYiOiIwLjAuMDAwMCIsIlAiOiJXaW4zMiIsIkFOIjoiTWFpbCIsIldUIjoyfQ%3D%3D%7C0%7C%7C%7C&sdata=jUn0XPhgcdXFOOZeW%2FpOKsbpXfrJWJ5m5jpVOEMnYBg%3D&reserved=0).