

## **Irish Life Health Price Changes from 1 January 2026**

**28.11.2025**

The Health Insurance Authority (HIA) has been notified of Irish Life Health's decision to increase prices across a range of health insurance plans, with an average rise of 5% on adult premiums. These changes apply to renewals on or after 1 January 2026, mid-contract customers are unaffected until renewal.

We know price increases are unwelcome, particularly during a time of rising living costs and following an earlier rise in October. While insurers set prices based on factors such as medical inflation and claims costs, affordability must remain a priority. Consumers may find better value by shopping around and focusing on the benefits most important to them.

### **HIA Chief Executive, Brian Lee, said:**

*"Our priority is to ensure consumers have clear, impartial information to make informed choices. We encourage everyone to review their plan annually and use our free comparison tool to find the best value for their needs."*

Consumers can switch to any plan at renewal. Use our free comparison tool at [www.hia.ie](http://www.hia.ie) or contact us at [info@hia.ie](mailto:info@hia.ie) or 01 406 0080 for impartial advice.

### **Tips to Save Money**

1. Shop around – older plans may offer less value than newer ones.
2. Increase your hospital excess – if you're in good health, a higher excess can reduce premiums.
3. Reduce cover for benefits you don't use – for example, if you have a medical card, consider a plan with lower day-to-day cover.

Irish Life Health will send updated prices and benefits before your renewal, so review your options carefully.

**/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](http://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.