An tÚdarás Árachas Sláinte
The Health Insurance Authority

Health Insurance Authority Announces Upcoming Stamp Duty Changes to Support Fairness and Affordability

The Health Insurance Authority (HIA) today 18 November 2025 confirmed upcoming changes to stamp duty on private health insurance, from 1st April 2026. These changes form part of a broader set of annual adjustments designed to ensure Ireland's health insurance market remains fair for consumers, sustainable, and fit for purpose.

What changes are being made?

Stamp duty is increasing on advanced and non-advanced plans[1].

- Adult advanced plan stamp duty is going up by €48 to €517
- Child advanced plan stamp duty is going up by €16 to €172
- Adult non-advanced plan stamp duty is going up by €9 to €103
- Child non-advanced stamp duty is going up by €3 to €34

Why Are Changes Being Made?
Stamp duty increases are needed so the Risk Equalisation Scheme can continue to operate. The RES uses something called the Risk Equalisation Fund (REF). This shared fund is paid into by all insurers, through stamp duty. The fund is then distributed back to insurers who have older or less healthy customers. This means insurers aren't adversely affected for covering people who need more care. This underpins the principle of community rating, where everyone pays the same premium for the same plan, regardless of age or health status.

The Minister for Health approved these changes proposed by the HIA and they were laid before the Oireachtas for approval.

Brian Lee, CEO of the HIA said "Without the REF, older or less healthy consumers could face significantly higher premiums, or insurers might avoid covering them altogether. These changes help maintain a fair and inclusive health insurance system for everyone. Recent research undertaken by the HIA shows that the majority of people (64%) agree with community rating, which means less healthy or older people pay the same as younger or healthier people, and 73% agree with open enrolment, that is that insurers should offer cover to everyone who requests it."

What Does This Mean for Consumers?

- **Fairness and Affordability:** The main purpose of the stamp duty increases is to keep health insurance affordable for everyone, ensuring no one is penalised due to age or health.
- **Impact on Premiums:** While stamp duty is factored into insurer pricing, it is ring-fenced for the REF and redistributed to offset higher claims costs. This system is designed to minimise sharp premium increases for vulnerable groups. However, it is possible that they insurers may adjust their premiums to take account of the changes in stamp duty.

[1] For information on advanced and non-advanced plans, please see Editor's note.

- **Consumer Protection and Certainty:** These changes are part of ongoing adjustments to strengthen the market and ensure it remains responsive to evolving needs. The process is being implemented through formal legislation, following consultation between the Department of Health and the Department of Finance, providing clarity and transparency for consumers.

The HIA remains committed to supporting a robust, well-regulated health insurance market that delivers fairness and value for all policyholders.

Our helpline is open, and we're here to help. Use the free comparison tool on our website www.hia.ie to compare plans, or contact us by email info@hia.ie or phone (01 406 0080) for guidance.

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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.

What is an Advanced Plan?

- An advanced plan offers a higher level of hospital cover.
- At minimum, it includes a semi-private room in a private hospital.
- These plans usually have higher stamp duty and often include more benefits like private rooms, wider hospital lists, and extra outpatient cover.

What is a Non-Advanced Plan?

- A non-advanced plan mainly covers public hospitals only.
- It does not include private hospital accommodation.
- These plans have lower stamp duty and fewer benefits compared to advanced plans.

About the Health Insurance Authority (HIA)
An important 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.

The HIA is responsible for effectively monitoring the compliance of registered undertakings with the Health Insurance Acts and accompanying regulations and taking measures to secure such compliance.

The Health Insurance Act 2013 provides the legislative basis for the Risk Equalisation Scheme and the Risk Equalisation Fund; the mechanisms used to implement and support Lifetime Community Rating in the Irish health insurance market.

For more information and to access the comparison tool visit: www.hia.ie