

HIA urges consumers to shop around during peak health insurance renewal season

December 8th, 2025: As we are now in the peak season for health insurance renewals in Ireland, with over 50% of the 2.54 million consumers who have health insurance renewing, the Health Insurance Authority (HIA) is urging consumers to proactively review their cover before it automatically renews*. With over 334 plans available, and frequent changes to benefits and pricing, the HIA says now is the time for consumers to take action.

Brian Lee, CEO of the HIA, advised:

“Renewals season, from now until January, is the perfect time to reassess your health insurance. The Health Insurance Authority has launched its new and improved Comparison Tool making it easier than ever for consumers to shop around and compare plans, understand benefits, and find the best value and cover for their needs.”

Renewal letters include important details about any price or benefit changes to a consumer’s current plan. It’s a key source of information and should be reviewed before making a decision, especially if a consumer’s health needs or financial situation have changed.

Brian Lee continued:

“Consumers can move to any plan on the market at their renewal date, and switching plans doesn’t mean starting over. If you keep continuous cover, your existing waiting periods are protected. You won’t have to serve them again when moving to a plan with similar benefits, and we encourage everyone with health insurance to review their policy each year to ensure it suits their current lifestyle and health needs.”

As this is peak renewal period, the HIA encourages consumers use their new comparison tool, available for free on the HIA’s website, as an important first step on receiving their renewal notification, allowing time to shop around.

Lee concluded:

“If your cover has auto-renewed, please remember that you have a 14-day cooling-off period during which you can still change your plan.”

If you're reviewing your policy and ensuring that the benefits match what you need, also consider some of our **practical tips to help reduce costs:**

- Use the HIA's free, impartial comparison tool at hia.ie to help compare benefits and prices across all insurers. This is the most effective way to help you find a plan that fits your health needs and budget.
- Shop around – older plans may offer less value than newer ones, so comparing plans can lead to savings. Corporate plans (which are available to all, not just employees) may offer similar benefits at a lower price. Consumers should ask their insurer about these options
- Increase hospital excess – if you're in good health, opting for a higher excess (the amount you pay towards a claim) can reduce your premium. Make sure the excess is affordable for you if you need to claim.
- Reduce cover for benefits you don't use – for example, if you have a medical card or don't use certain benefits (like day-to-day outpatient cover), consider a plan with lower cover in those areas. This can lower your premium without compromising essential hospital cover.
- Split Cover for Family Members- Each person on a policy can have different cover to suit their needs. For example, young adults or children may benefit from tailored plans or discount.
- Review Your Needs Annually- Health needs change over time. Regularly assess your cover to ensure it matches your current requirements and stage of life.

Use the new HIA 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)

Editor's note

* Unlike other insurance, health insurance cover automatically renews. This is so that consumers are not left with potentially having to re-serve waiting periods if they forget to renew and have a break in cover of more than 13 weeks.

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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.