



Health Insurance Authority reports continued growth of health insurance market in Q3

- **13,166** more people now have private health insurance
- **2.54 million** people in Ireland are covered
- Average adult premium rises to **€1,886 – up €56 on Q2**

02.12.2025: The Health Insurance Authority (HIA) has published its Quarter 3 Market Bulletin, showing continued growth in the private health insurance market. As of 30 September 2025, 2.54 million people in Ireland now hold private health insurance.

This marks an increase of 13,166 people in Q3, compared to Q2's growth of 4,130. Year-on-year growth remains at 1.2%, reflecting a gradual growth trend.

The average premium in Q3 was €1,886, up €56 since last quarter from €1,830, due to the increase in prices from several insurers across many of their plans in October. The total increase in the average cost of plans is now 8% since the beginning of 2025.

There were **334 inpatient plans** available to consumers at the end of Q3, with 18 new plans introduced and 22 retired so far in 2025.

Market Share

- Vhi Healthcare: 48%
- Laya Healthcare: 28.1%
- Irish Life Health: 20.4%
- Level Health: 0.8%
- RMUs: 2.6% (Restricted Membership Undertakings provide health insurance for their members only.)

HIA Consumer Support

In Q3, the HIA received 1,803 consumer calls, with most focused on plan comparisons, renewals, and new joiners. Over 75% of queries related to comparing plans, reflecting strong interest in switching during the summer renewal season.

As we approach peak renewals, we expect call volumes to rise significantly. The HIA plays a vital role in supporting consumers by providing clear, accessible information and tools such as our online comparison tool and phonenumber.

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

“The market continues to grow, but rising premiums are a concern for many consumers. We encourage everyone to review their cover and explore options using our free and

impartial comparison tool. Even small changes, like switching to a newer plan or adjusting your excess, can lead to meaningful savings. It is important to review your policy, and if you need to, shop around to make sure that you have the right cover for your needs.”

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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>.