

HIA Response

Vhi Price Changes from 1 March 2026

28 January 2026

The Health Insurance Authority (HIA) has been notified of Vhi's decision to increase prices across its health insurance plans, with an average rise of 3%. These changes apply to renewals on or after 1 March 2026.

Consumers will be informed of any changes to their plan including any price or benefit changes in their renewal letter. If you are an Vhi customer, these price changes will affect you if you renew your policy on or after 1 March 2026. If you are mid-contract, the cost of your insurance won't change on 1 March 2026, only at renewal.

We know that price increases are unwelcome, particularly during a time of rising living costs. While insurers set prices based on factors such as medical inflation, claims costs and increased demand for healthcare, affordability must remain a priority. Consumers may find better value by reviewing their cover and focusing on the benefits most important to them.

HIA Chief Executive, Brian Lee, said:

"We're committed to providing consumers with clear, impartial information so they can make confident decisions about their cover. It's a good idea to review your health insurance annually, as switching or adjusting your plan can lead to meaningful savings. Our free comparison tool can help you find the best value based on your needs."

Consumers can switch to any plan at renewal. Use our free comparison tool at www.hia.ie or contact us at 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, choosing 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.

Vhi will send updated prices and benefits before your renewal, so review your options carefully.

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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.

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.