

THE HEALTH INSURANCE AUTHORITY

Attitudes towards Health Insurance
Accessibility in Ireland

25-045802-01

Jimmy Larsen, Paul Moran & Pooja
Sankhe

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BACKGROUND & METHODOLOGY

Background & Methodology

The Health Insurance Authority (HIA) is the statutory regulator of the private health insurance market in Ireland. The Authority furthermore provides information to consumers regarding their rights and health insurance plans and benefits.

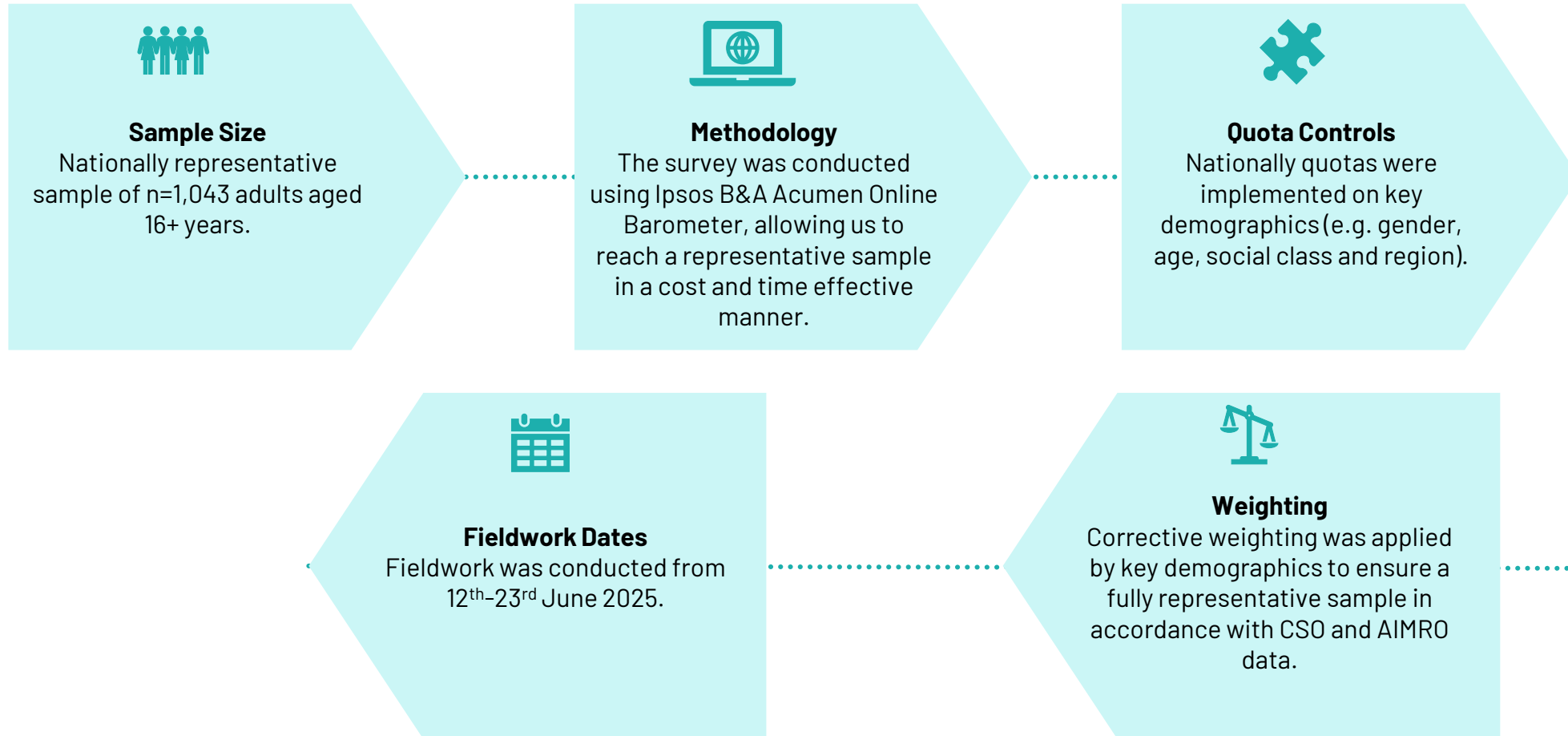
There is a need to track the opinions of the public towards health insurance in Ireland in terms of accessibility, premiums, policy renewal, price, minimum cover, and its effect on the public health system.

The survey was conducted between **12th-23rd June 2025.**



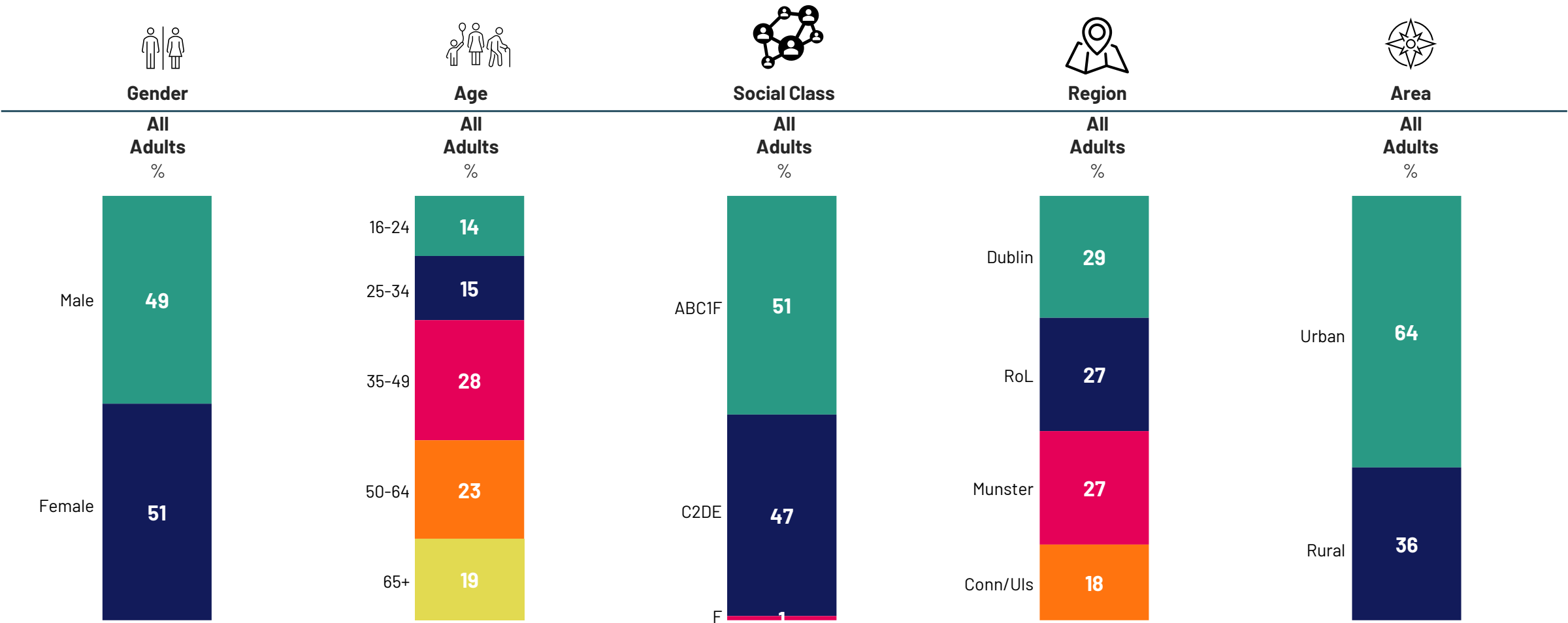
Methodology

A nationally representative sample of n=1,043 adults, 16+ years



Analysis of Sample

A nationally representative sample of n=1,043 adults, 16+ years

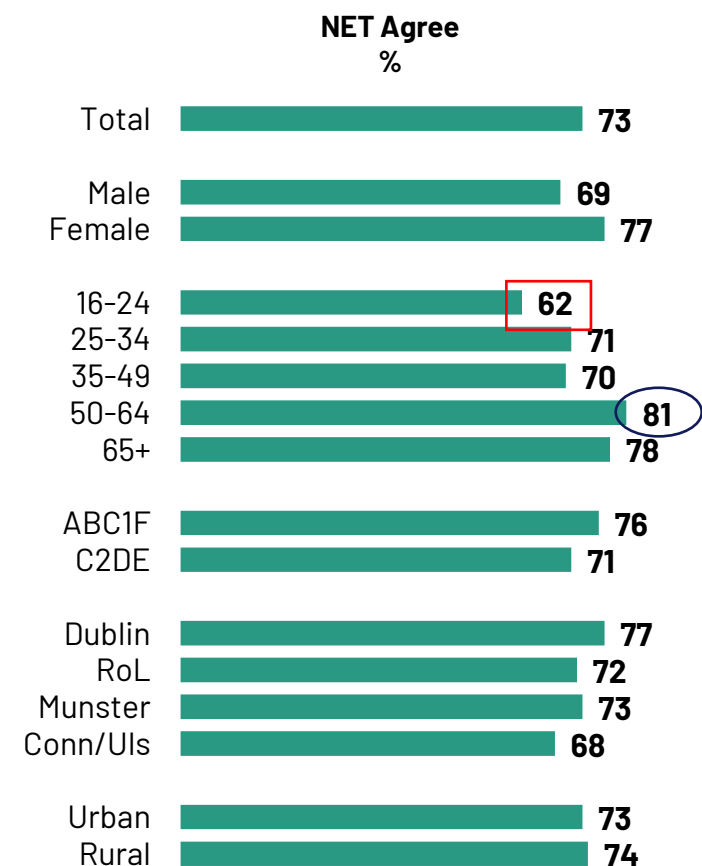
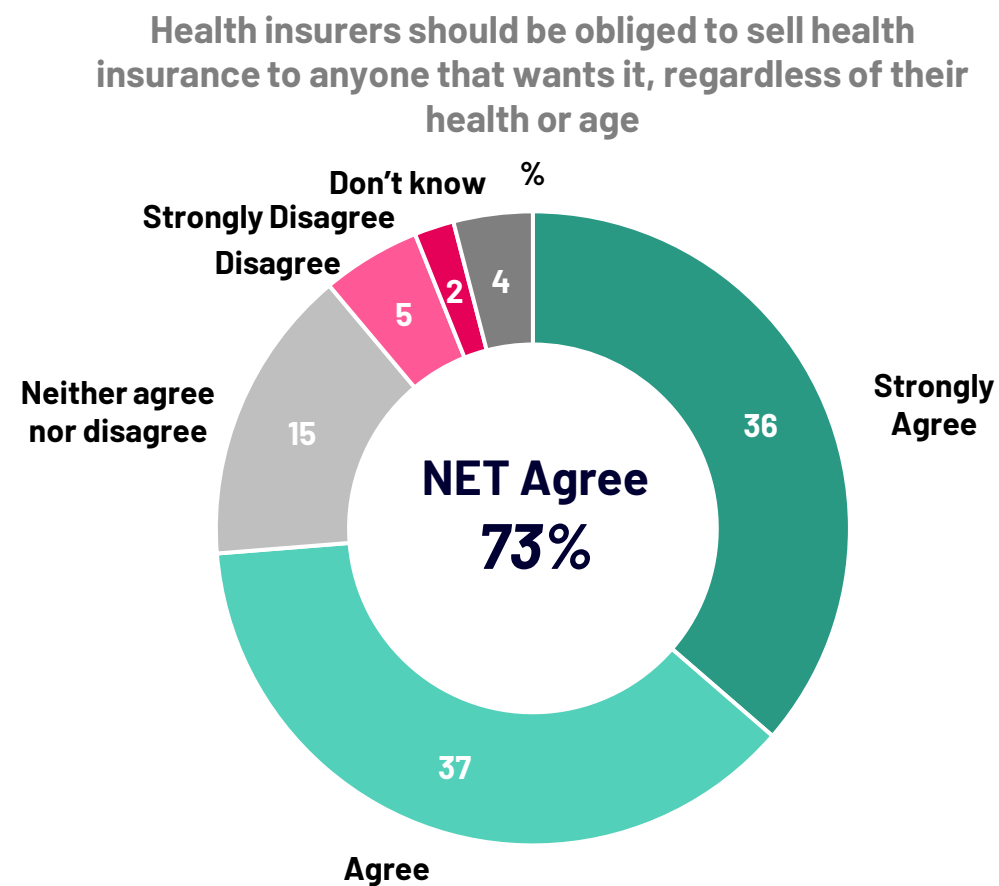


Analysis of sample
Base: All respondents - 1,043

THE RESULTS



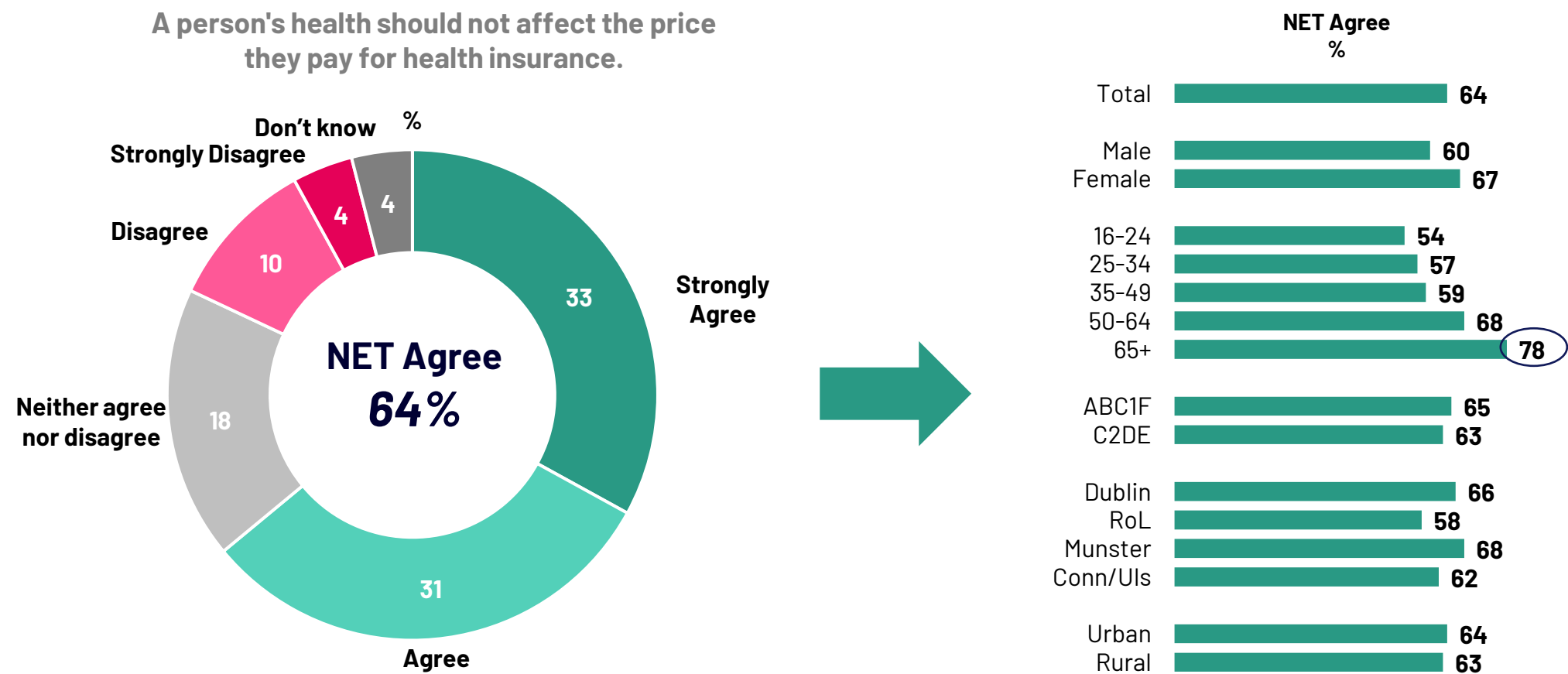
The vast majority (73%) agree that health insurers must offer coverage to everyone who requests it, irrespective of their age or health status. This is higher within older age cohorts.



Q.1 How much do you agree or disagree ...
Base: All respondents 1,043

○ Significantly higher
□ Significantly lower

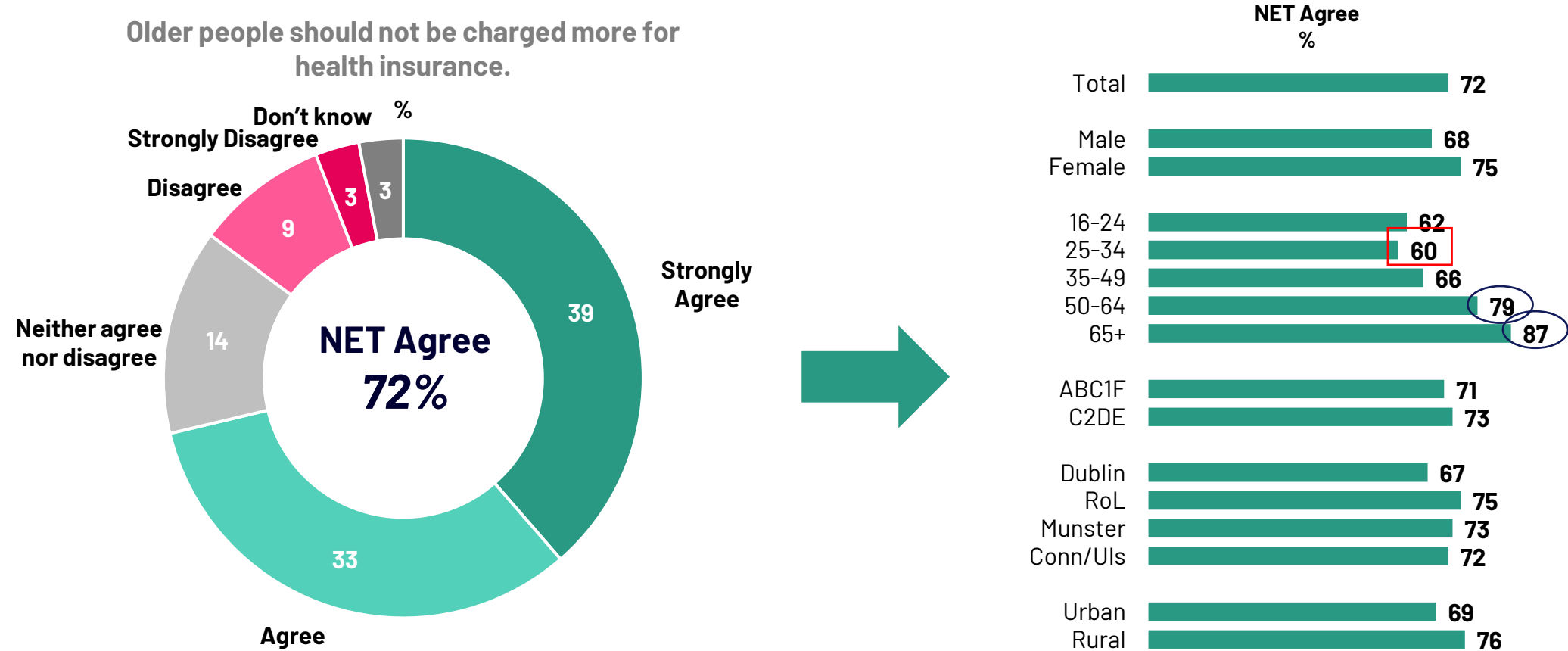
Nearly 2 in 3 report that health insurance price should not be based on an individual's health condition, with older respondents showing the strongest support.



Q.1 How much do you agree or disagree ...
Base: All respondents 1,043

○ Significantly higher
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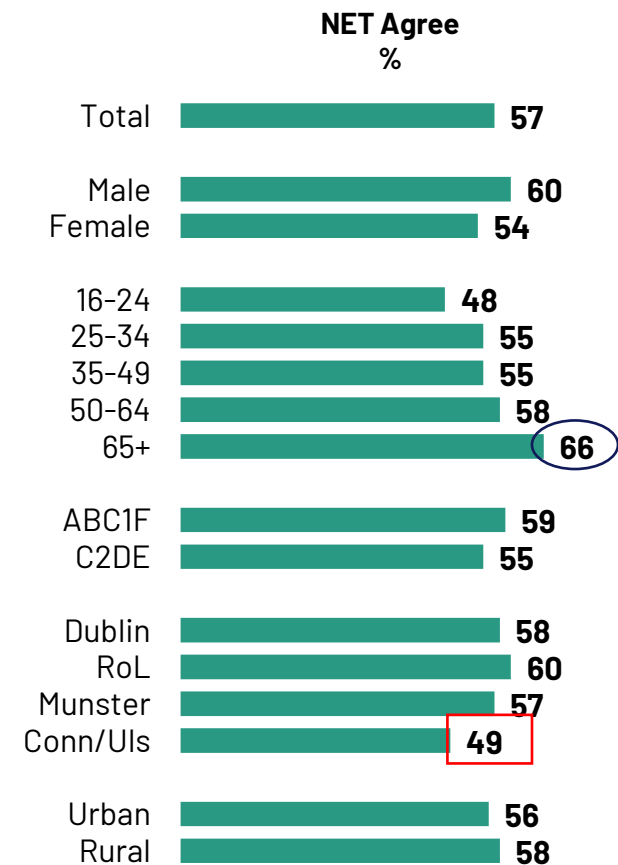
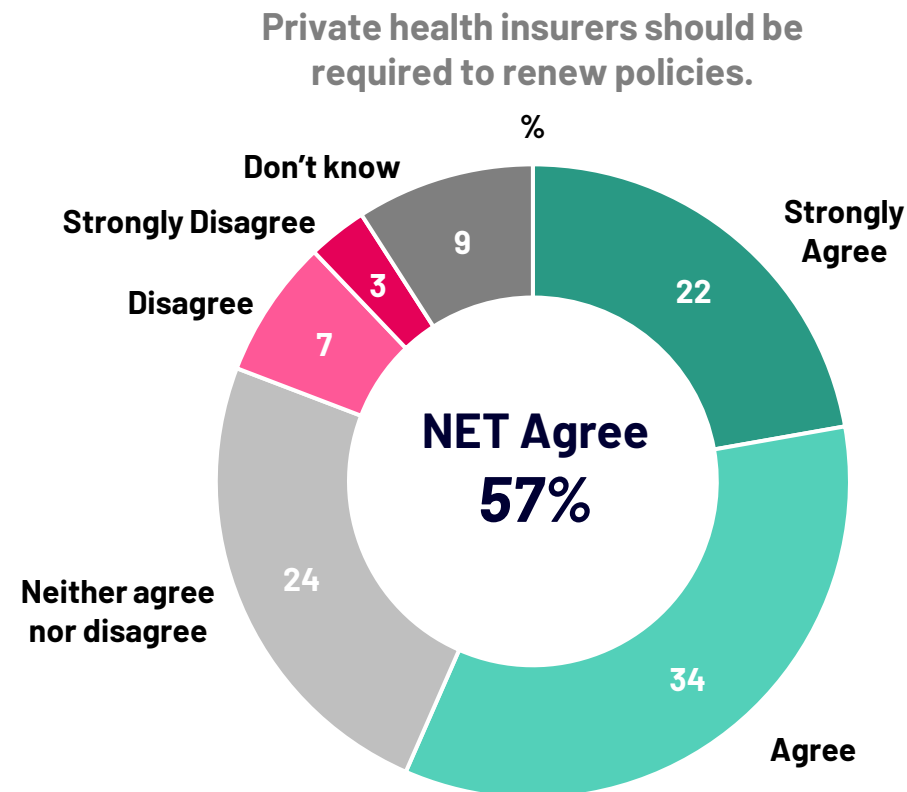
A large majority (72%) believe that age should not be a determining factor in higher health insurance costs. Older age cohorts are, as expected, the most vocal proponents of this stance.



Q.1 How much do you agree or disagree ...

Base: All respondents 1,043

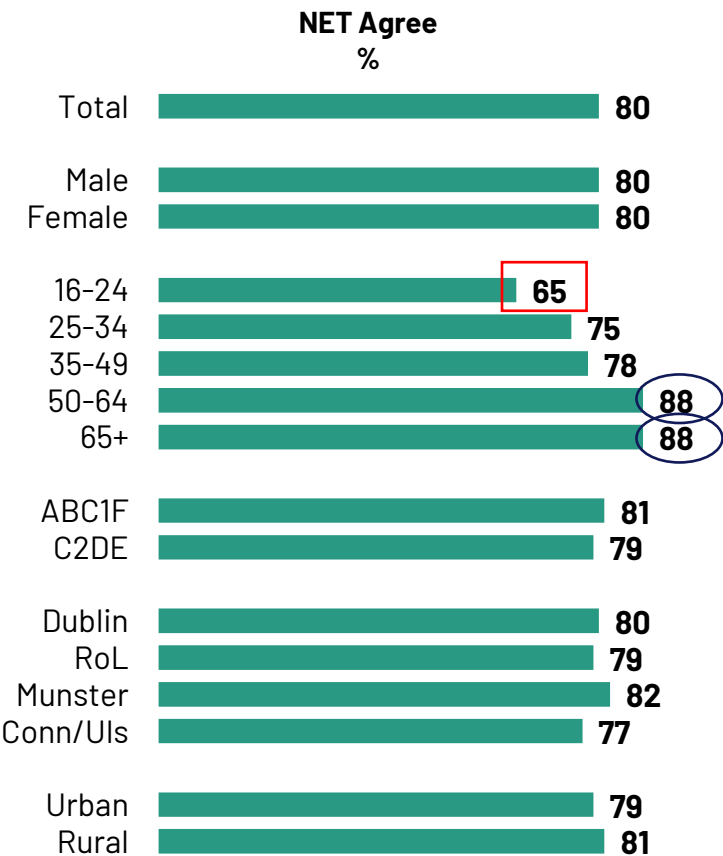
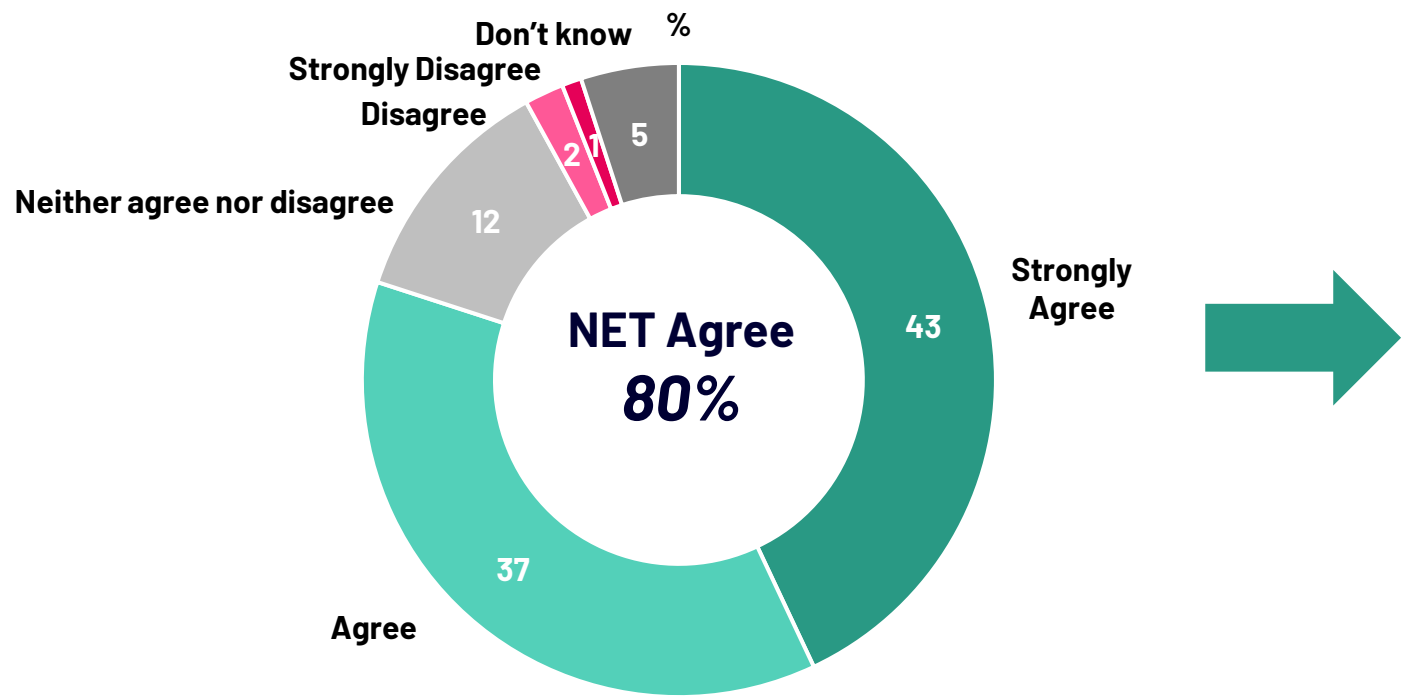
Nearly 3 in 5 agree that health insurance companies must be obligated to offer policy renewals.



Q.1 How much do you agree or disagree ...
Base: All respondents 1,043

4 in 5 believe that all PHI plans cover a minimum level of health care. Older age groups agree more strongly with this.

All private health insurance plans should cover a minimum level of health care, e.g. it should at least cover the cost of a hospital stay in a multi-occupant hospital room.

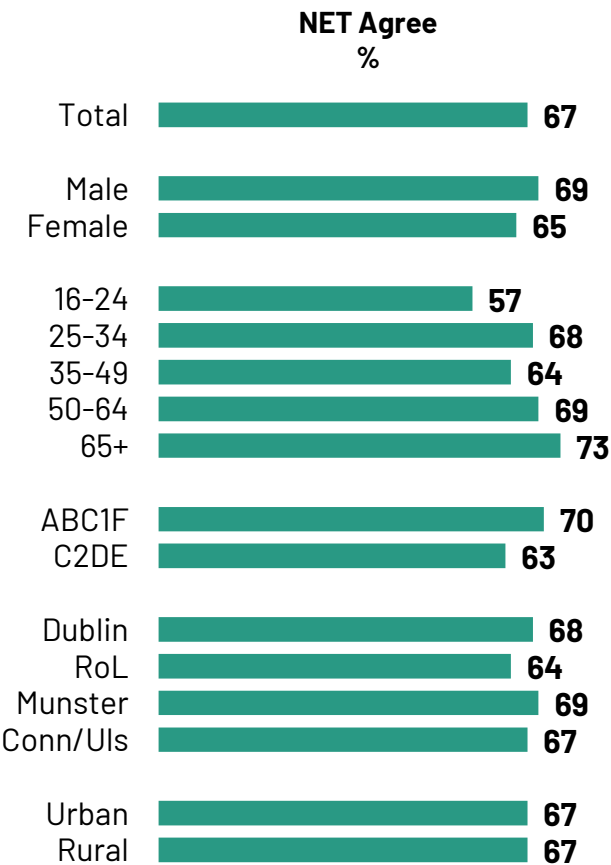
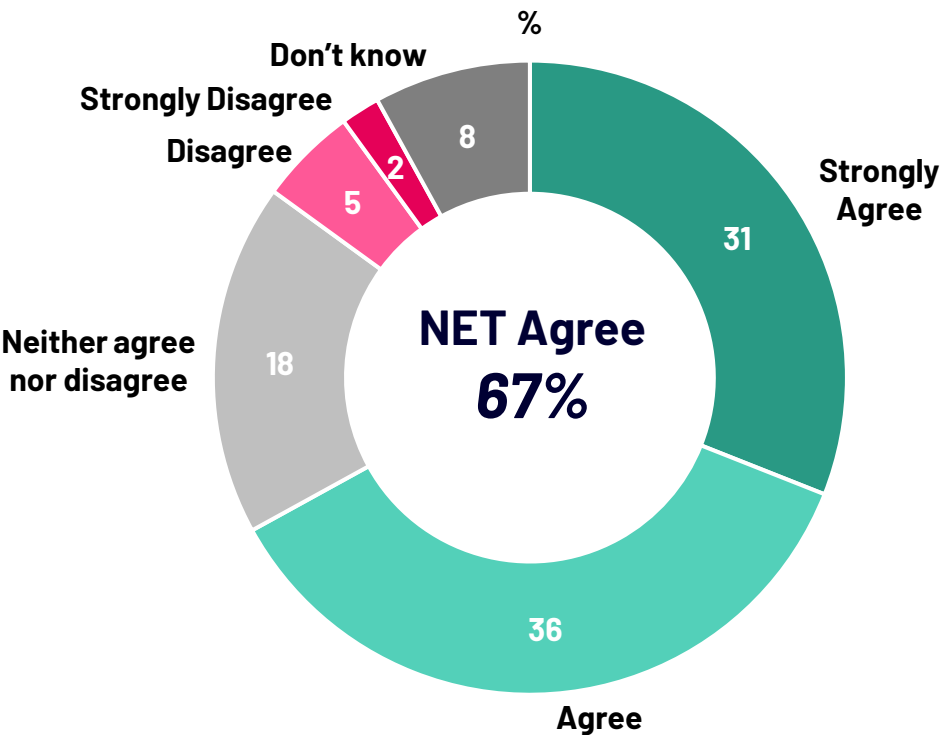


Q.1 How much do you agree or disagree ...
Base: All respondents 1,043

○ Significantly higher
□ Significantly lower

Almost 7 in 10 endorse a policy that prevents financial discrimination in private health insurance based on health status.

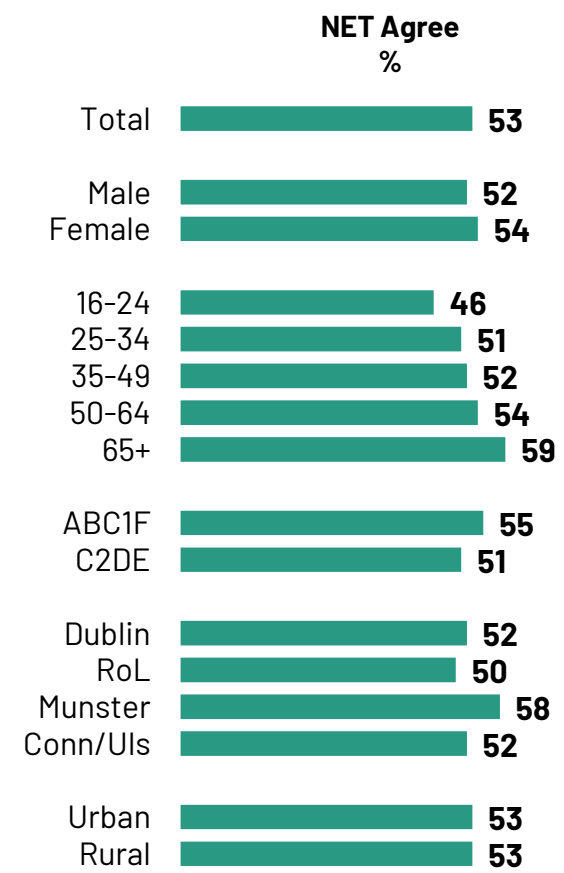
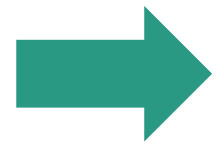
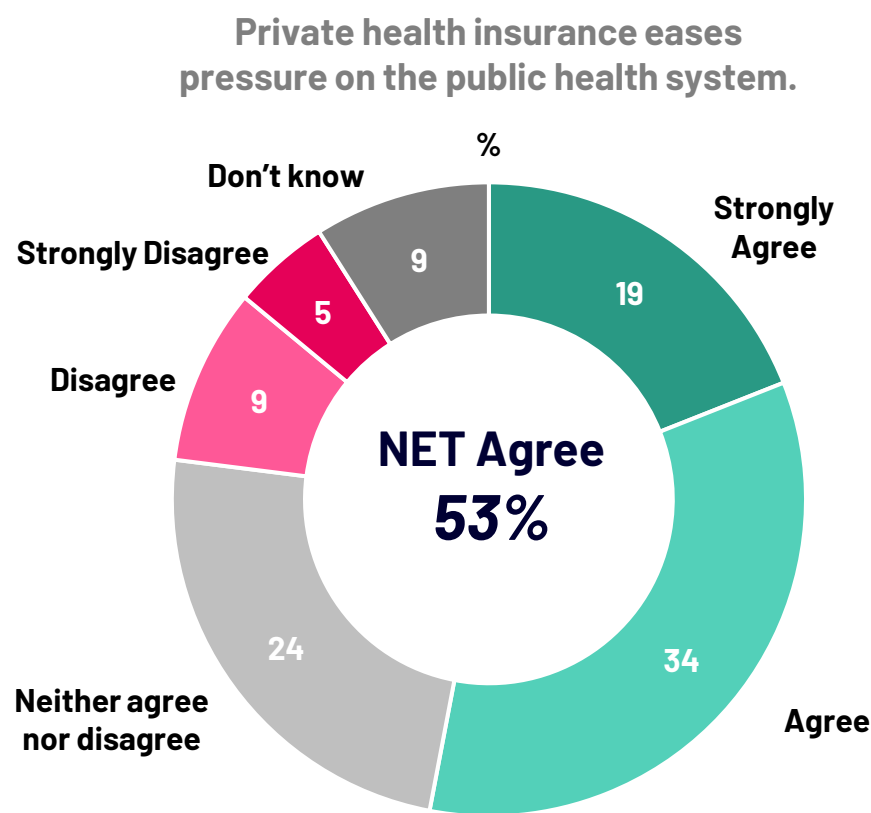
The current policy that an individual cannot be financially discriminated against for health insurance because of their health status is the correct policy.



Q.1 How much do you agree or disagree ...
Base: All respondents 1,043

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□ Significantly lower

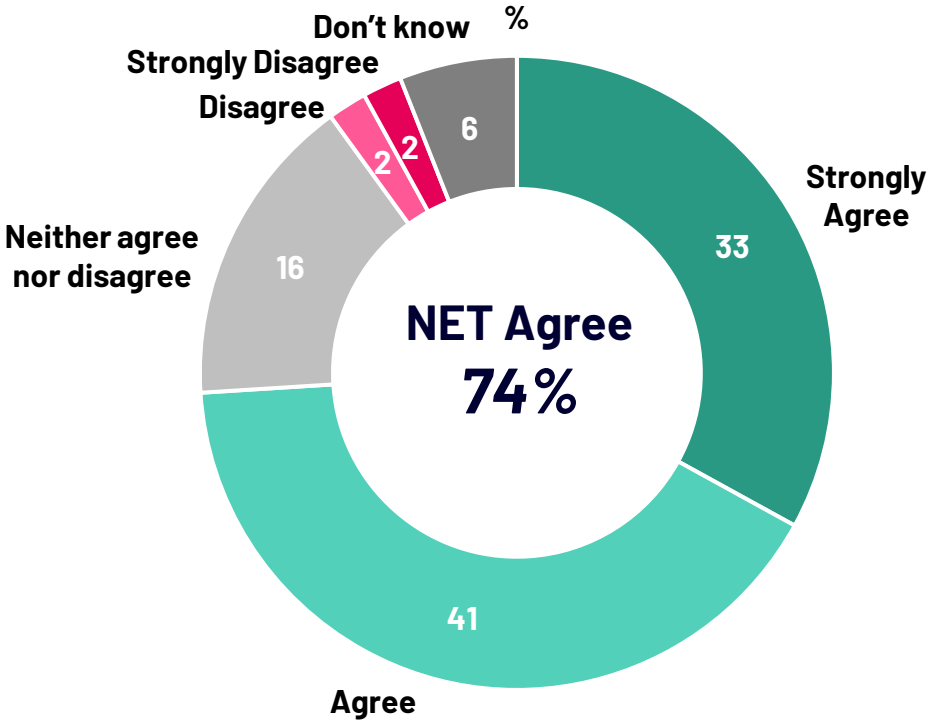
Over half believe that private health insurance relieves burden on the public health system, while one in four remain neutral. Just 14% disagree.



Q.1 How much do you agree or disagree ...
Base: All respondents 1,043

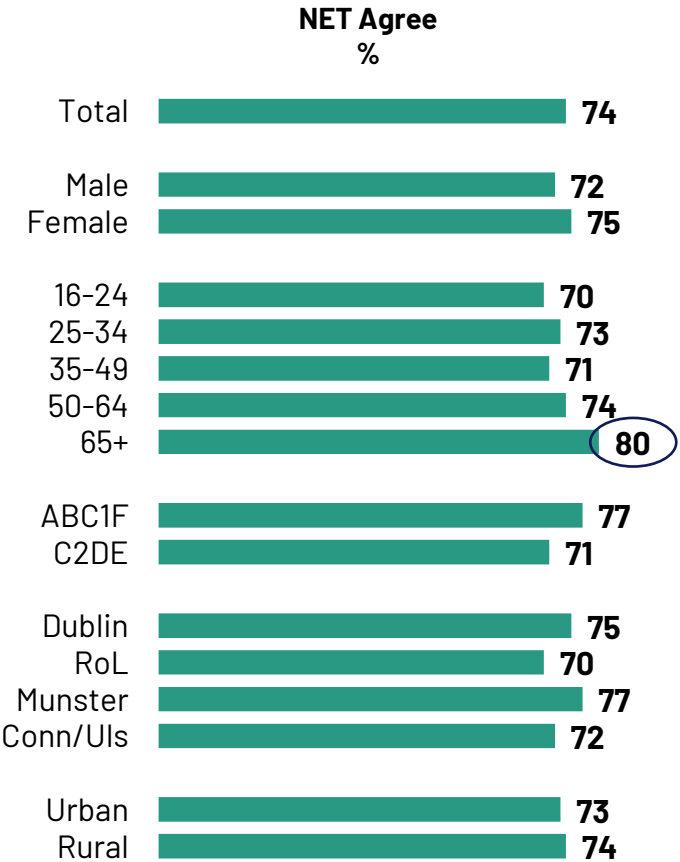
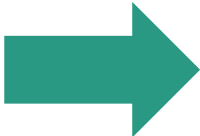
Majority (3 in 4) believe a portion of health insurance premiums should fund preventative health services. Very low levels of disagreement.

A portion of health insurance premiums should be used to support policyholders who require preventative health services such as check-up or screenings, such as cardiac check-ups or genetic cancer screenings.



Q.1 How much do you agree or disagree ...

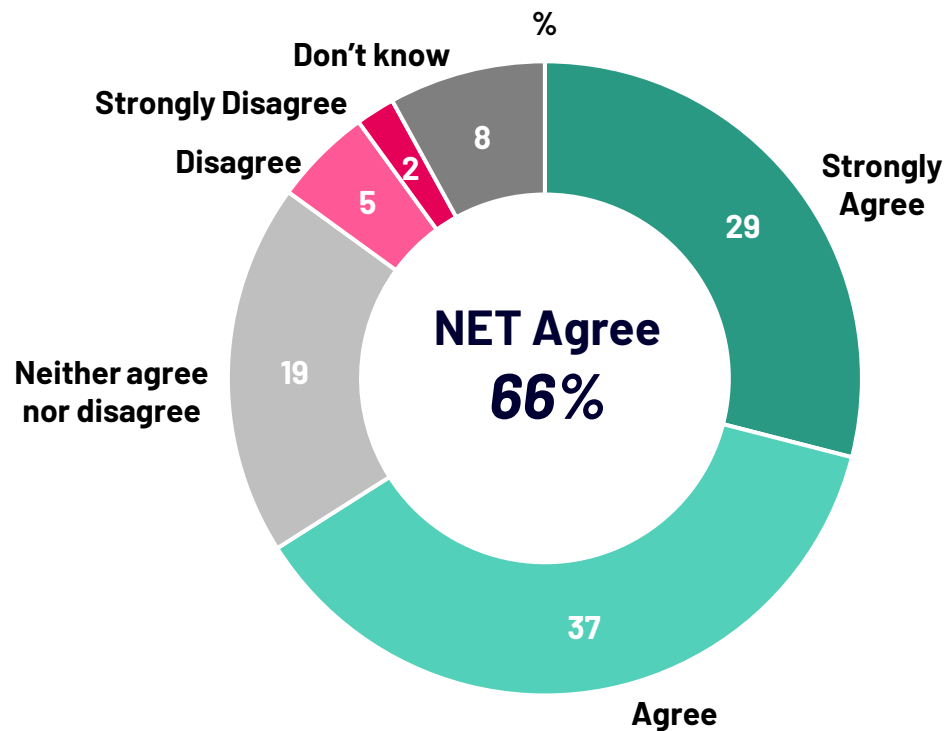
Base: All respondents 1,043



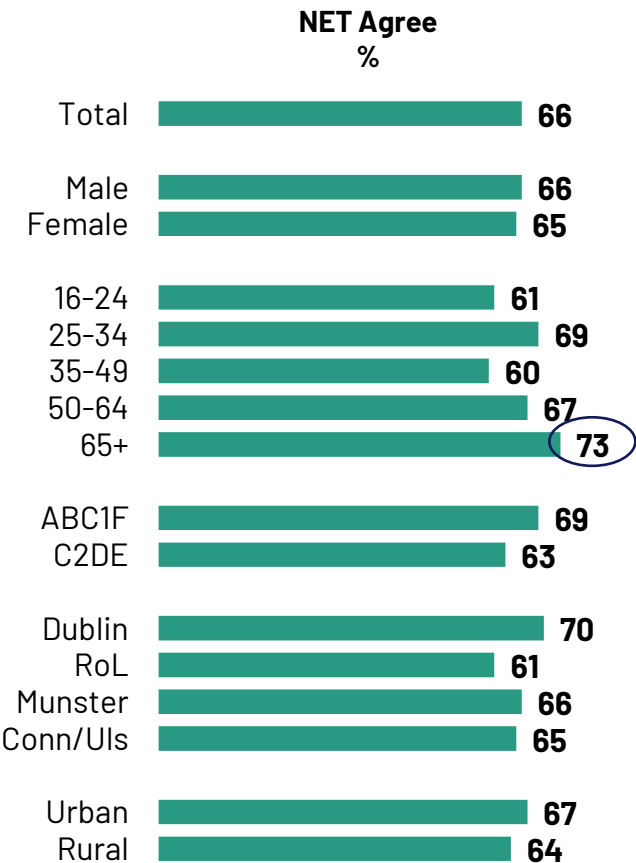
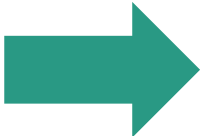
○ Significantly higher
□ Significantly lower



There is strong support for utilising health insurance premiums to assist policyholders in need of inpatient care at approved mental health centres.

Health insurance premiums should be used to subsidise policyholders who require inpatient care in approved mental health treatment centres, as defined in Section 62 of the Mental Health Act, 2001



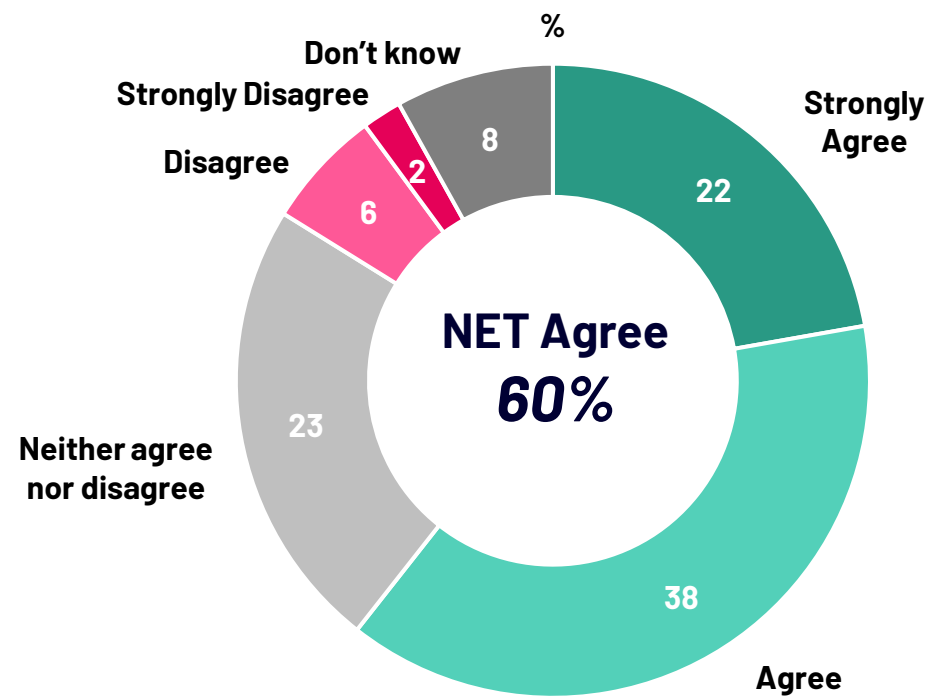
Q.1 How much do you agree or disagree ...
Base: All respondents 1,043



 Significantly higher
 Significantly lower

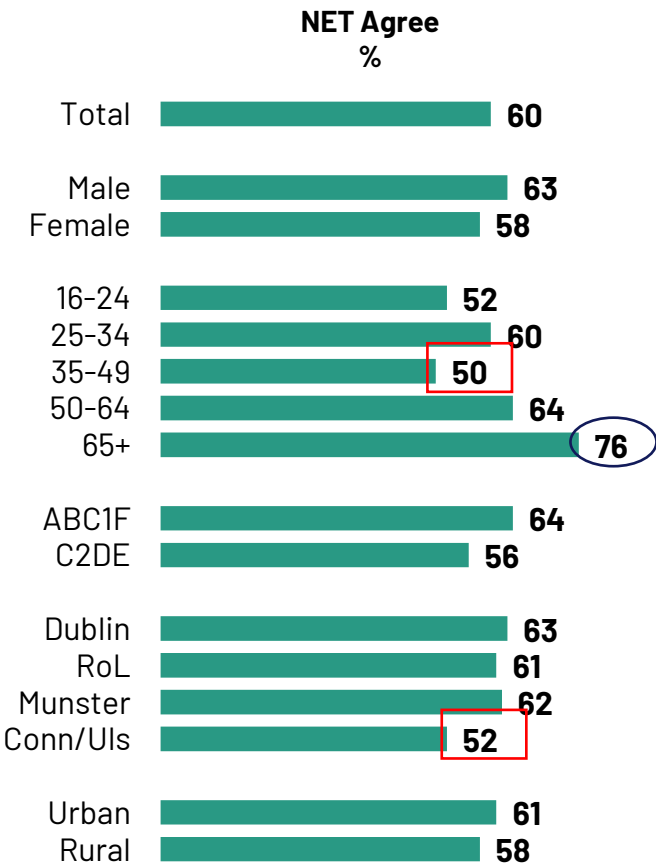
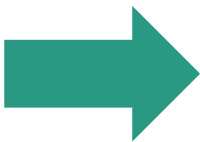
There is considerable backing for the current policy, which provides support to older or sicker policyholders, with older individuals more likely to support this view.

The current policy that a proportion of all health insurance premiums is used to subsidise the health insurance premium costs of older and sicker people is the correct policy.



Q.1 How much do you agree or disagree ...

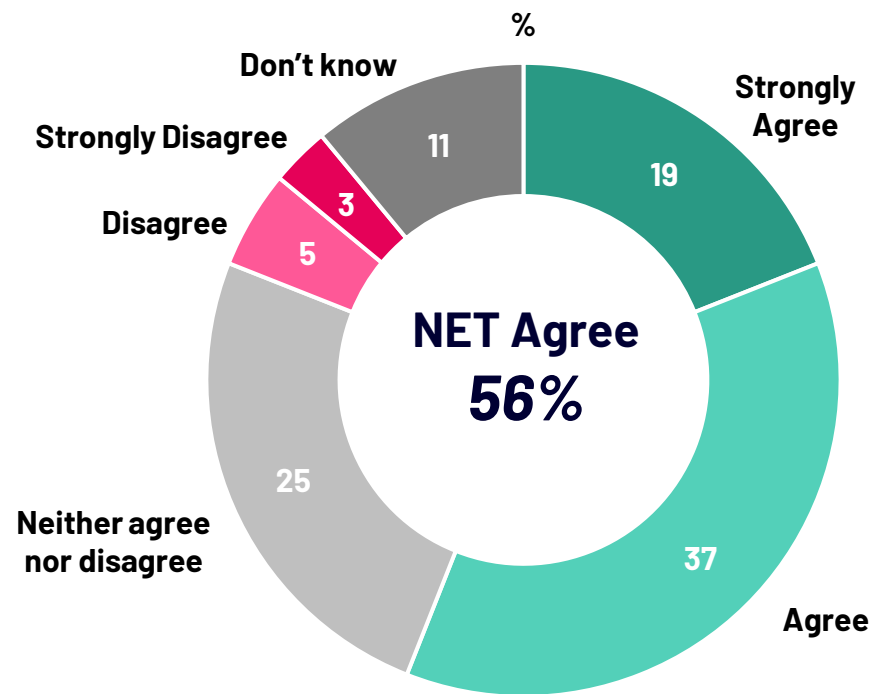
Base: All respondents 1,043



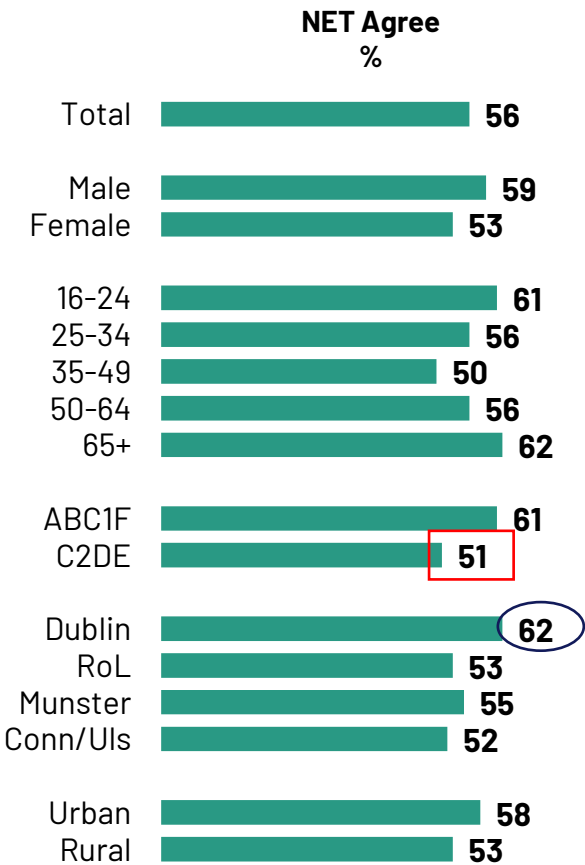
○ Significantly higher
□ Significantly lower

Nearly 3 in 5 find it fair and appropriate that a proportion of health insurance premiums is used to support the cost of inpatient care for policyholders in private hospitals in the Republic of Ireland

The current policy that a proportion of health insurance premiums is used to subsidise policyholders who require inpatient care in private hospitals in the Republic of Ireland is the correct policy.

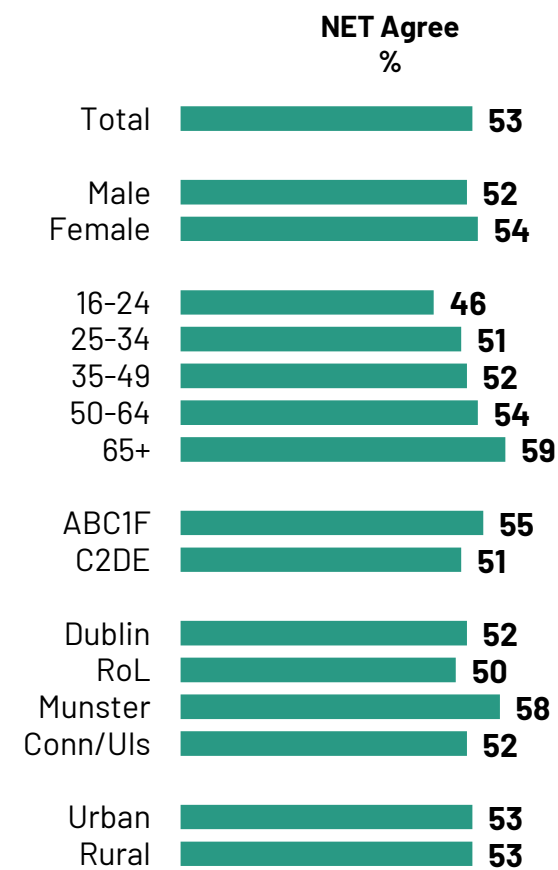
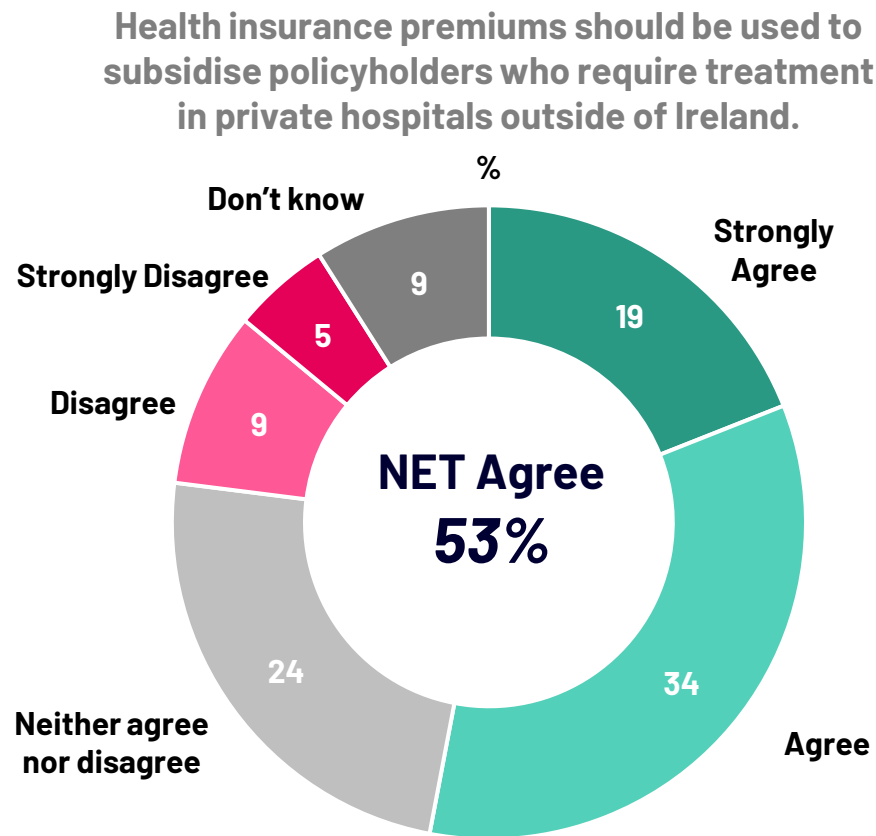


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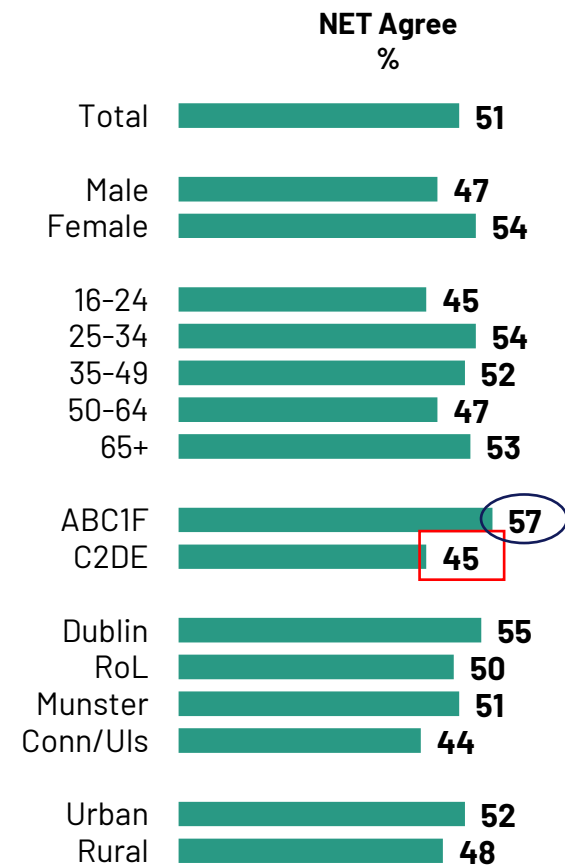
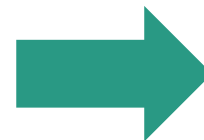
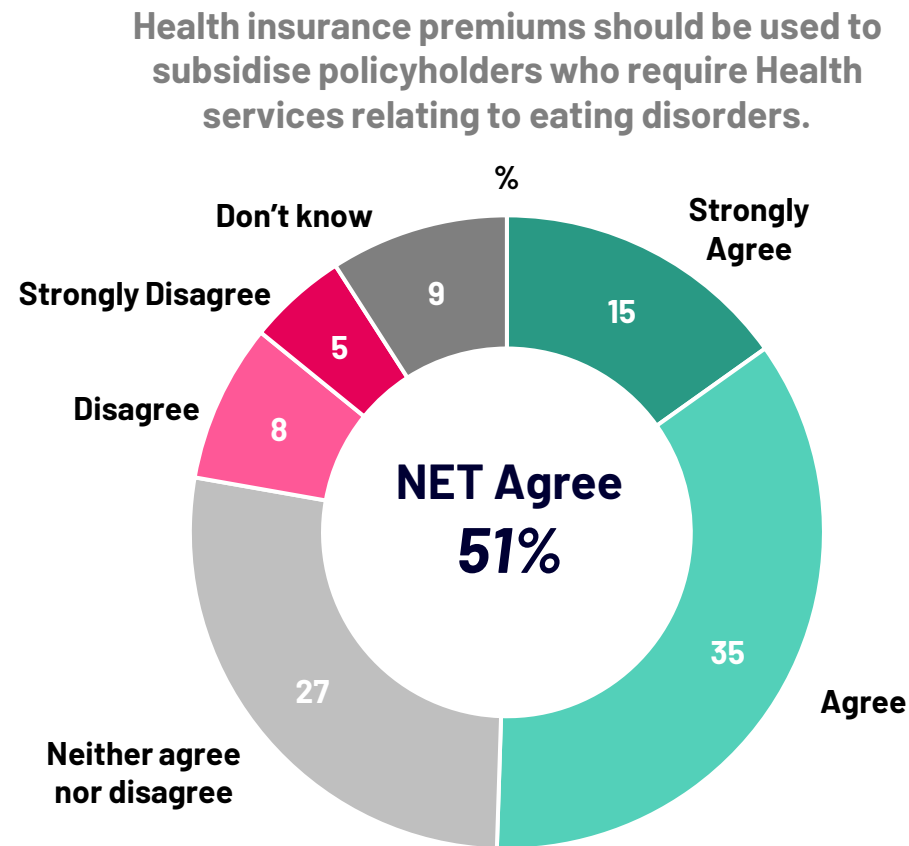
More than half believe that health insurance premiums should subsidise policyholders in need for treatment in private hospitals abroad.



Q.1 How much do you agree or disagree ...
Base: All respondents 1,043

○ Significantly higher
□ Significantly lower

Half of the population thinks that health insurance premiums should be used to help policyholders who need services related to eating disorders, with stronger support among higher social classes.



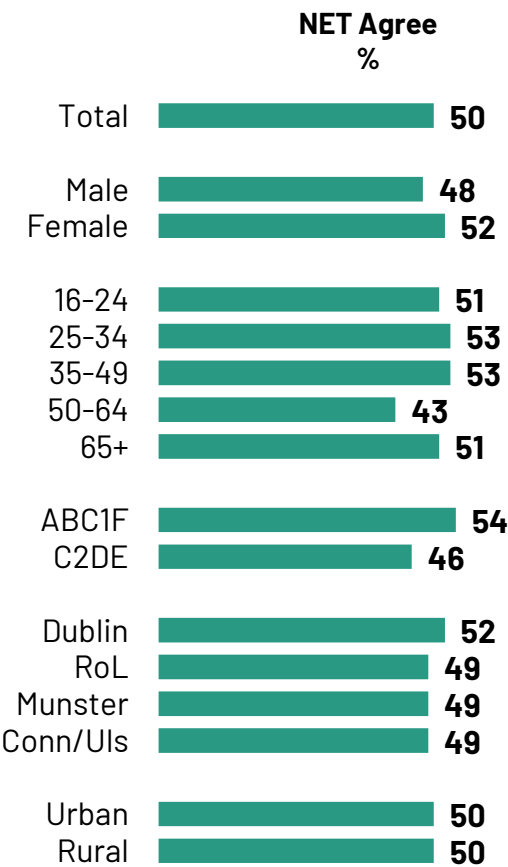
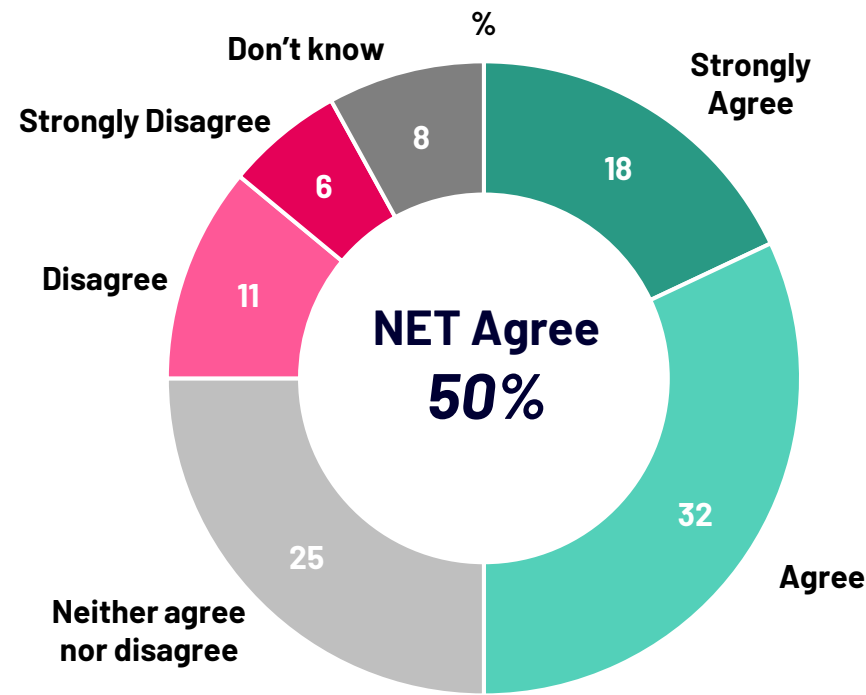
Q.1 How much do you agree or disagree ...

Base: All respondents 1,043

○ Significantly higher
□ Significantly lower

Half of the population believes in using health insurance premiums to subsidise treatments for infertility or assisted reproduction.

Health insurance premiums should be used to subsidise policyholders who require treatment directly or indirectly arising from infertility or any form of assisted reproduction.

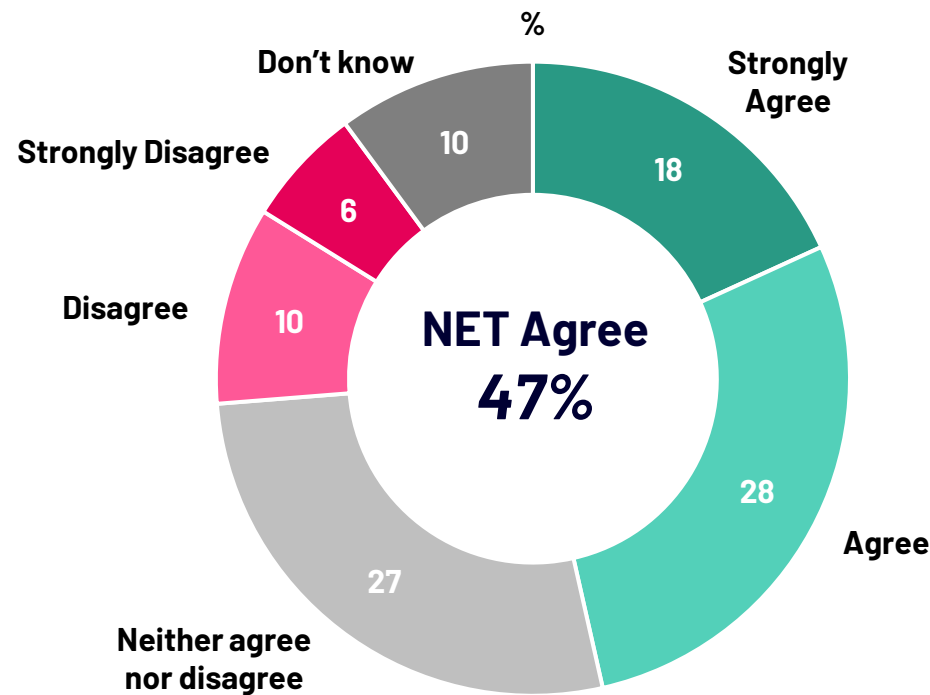


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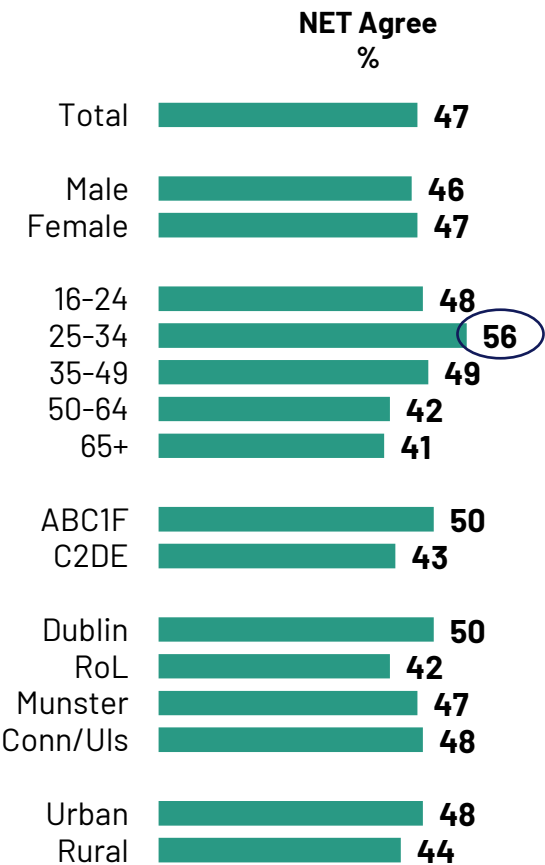
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
Nearly half of the population supports using health insurance premiums for birth control treatments. This is higher among pre-families/young families.

Health insurance premiums should be used to subsidise policyholders who require treatment directly or indirectly arising from male and female birth control.

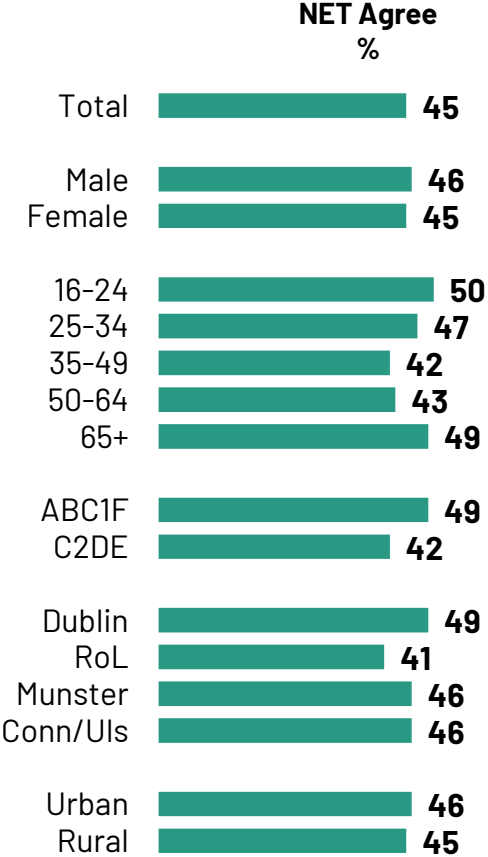
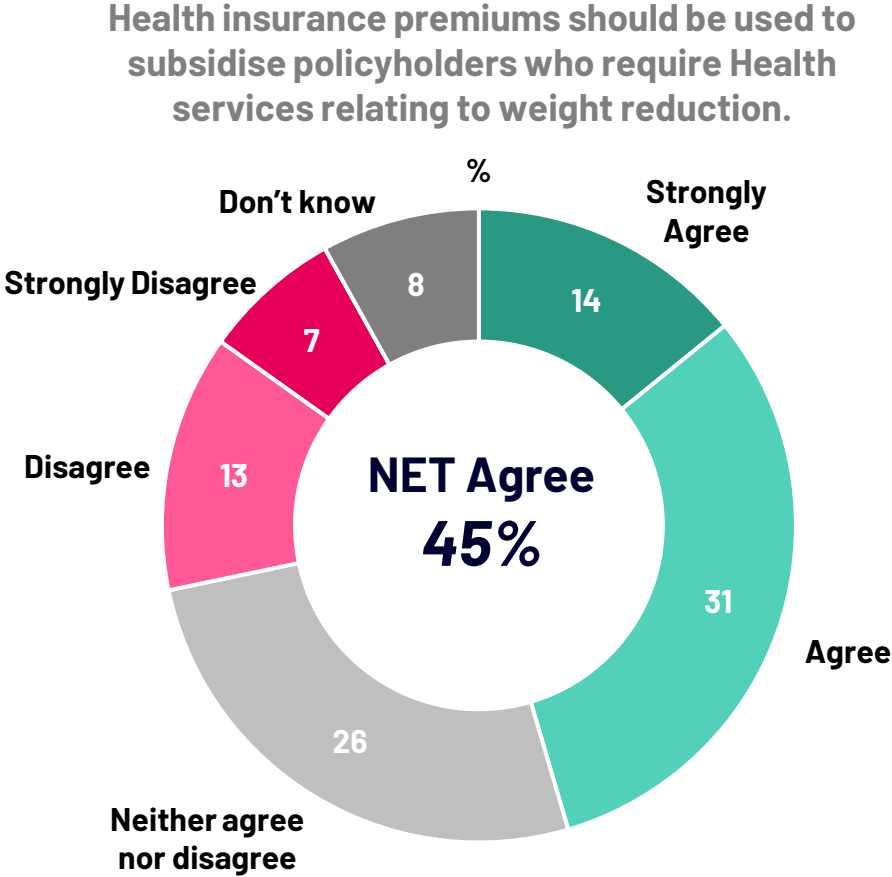


Q.1 How much do you agree or disagree ...
Base: All respondents 1,043



 Significantly higher
 Significantly lower

More than two in five believe health insurance premiums should be directed towards supporting policyholders in need of weight reduction assistance, while one in five disagree.



Q.1 How much do you agree or disagree ...
Base: All respondents 1,043

SUMMARY



Overall Summary

Most people believe that health insurance should be accessible to everyone, regardless of age or health status. They strongly agree that premiums should not be based on health conditions, with 72% rejecting the idea of age influencing insurance costs. This reflects a widespread desire for fair, equal treatment in health coverage.

People also overwhelmingly support the idea that health insurers should be obligated to offer policy renewals and ensure all plans provide access to essential care, regardless of the cost of the policy. With nearly 70% backing the prevention of financial discrimination based on health status, the message is clear: fairness is key.

There's broad support for using health insurance premiums to fund preventative services (74%) and mental health care (66%). Additionally, people back current policies that support older or sicker policyholders and find it fair for premiums to cover inpatient care in both local and international private hospitals.

Furthermore, the public strongly supports using premiums for specialised services like eating disorder treatment, infertility treatments, birth control, and weight reduction. Ultimately, the call is for a more inclusive healthcare system where premiums benefit everyone fairly and comprehensively.



THANK YOU



Ipsos B&A



@IpsosBandA

NAME:

Jimmy Larsen

Paul Moran

Pooja Sankhe

DETAILS:

Jimmy.Larsen@ipsos.com

Paul.Moran@ipsos.com

Pooja.Sankhe@ipsos.com

