



HIA Statement on Irish Life Health and Level Health Price Changes

27 February 2026

The Health Insurance Authority (HIA) has today been notified of Irish Life Health and Level Health decision to implement price changes.

- Irish Life Health have indicated that they will apply an average premium change of 5.9% across their plans that will take effect from 1st April. These changes will take effect for customers from the date of their next renewal.
- The cost of Level Health's "advanced" Plans B, C & D will rise by €48 with effect from the 3rd of April. These changes will take effect for customers from the date of their next renewal.

Consumers will receive full details of any plan changes directly from their health insurer in their renewal documents. If you are currently mid-contract, your premium will not change until your renewal date. If you are an Irish Life customer, these price changes will affect you if you renew your policy on or after 1 April 2026. If you are mid-contract, the cost of your insurance won't change on 1 April 2026, only at renewal. If you are a Level Health customer, these price changes will affect you if you renew your policy on or after 3 April 2026. If you are mid-contract, the cost of your insurance won't change on 3 April 2026, only at renewal.

HIA Comment

HIA Chief Executive, Brian Lee, said:

"We recognise that these changes can cause uncertainty for consumers, particularly during a time when households are mindful of rising costs. Our role is to make sure consumers have clear, impartial information so they can make confident, informed decisions about their cover. We encourage all policyholders to take a moment at renewal to review their options.

It is important for consumers to remember that with Lifetime community Rating everyone pays the same premium for the same plan, regardless of age or health status, so many people discover they can secure better value by switching plan or adjusting their level of cover."

The HIA uses the Risk Equalisation Scheme (RES) to support Lifetime community rating in Ireland's private health insurance market. The RES is a 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. It is designed to ensure Ireland's health insurance market remains fair for consumers, sustainable, and fit for purpose.

Advice for Consumers

The HIA reminds consumers that:

- Your premium only changes at renewal.
- You can switch to any plan at renewal, with no penalty or loss of cover for existing conditions.
- Newer plans can sometimes offer better value than older ones.
- Reviewing your cover annually is one of the most effective ways to make sure your plan still meets your needs.

How to Compare Plans

You can compare all health insurance plans available in Ireland using the HIA's free online Comparison Tool at www.hia.ie. The HIA also provides impartial consumer information at info@hia.ie or 01 406 0080.

/ENDS

For more information contact:

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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.