

HIA Response to Laya Healthcare Price and Product Review – Effective 1 April 2026

20 February 2026

The Health Insurance Authority (HIA) has today been notified of Laya Healthcare’s decision to implement a product and price review effective from 1 April 2026. Laya has indicated an average increase of 4.7% across 65 plans, equivalent to roughly €80 per adult per year.

Consumers will be informed of any changes to their plan including any price or benefit changes in their renewal letter. If you are a Laya 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.

Approximately one-third of Laya plans will see no change or a reduction in price, including child rate and young adult rates.

The Health Insurance Authority was also notified of Laya Healthcare’s decision to close 16 health insurance plans from 1 April.

All policyholders currently insured under one of these 16 plans will be moved to an equivalent plan at their renewal date. Under legislation, the plan that the policyholder is being moved to must have the same inpatient benefits, with only a small level of deviation allowed.

Policyholders do not have to move to the plan offered as a replacement. They are free to move to any plan on the market.

HIA’s Chief Executive, Brian Lee, said:

“Price changes can be concerning for households, particularly at a time when many families are already managing rising costs. As always, our priority is to support consumers with clear, impartial information so they can make confident decisions about their cover.

With insurers regularly updating their products and prices, we strongly encourage people to review their plan at every renewal. There may be better value options available that still meet your needs.”

Consumers should focus on the benefits that matter most to them and take the time to compare plans. Even when prices increase, switching or adjusting cover can lead to meaningful savings. Our free Comparison Tool is designed to make this process easier and more transparent.”

Advice for Consumers

The HIA reminds consumers:

- Your premium only changes at renewal.

- You can switch to any plan at renewal without penalty, even if your insurer updates or retires a plan.
- Newer plans can sometimes offer better value than older ones.
- Reviewing your cover is one of the most effective ways to reduce costs.

How to Compare Plans

Consumers can use the HIA's free online Comparison Tool at www.hia.ie to compare all health insurance plans across all providers based on their needs. The HIA also offers impartial advice at info@hia.ie or 01 406 0080.

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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.