



## Health Insurance Consumer Survey shows 82% of consumers don't shop around despite rising prices

- **70% of consumers have never switched health insurance plan or provider**
- **The Health Insurance Authority officially launches its new Comparison Tool to assist consumers with shopping around and comparing all plans on the market**

**24 March 2026: The IPSOS Health Insurance Authority (HIA) 2025 Consumer Survey** reveals low levels of market movement with many consumers choosing to remain on their existing plans rather than actively shopping around, reflecting the complexity of the market and the challenges consumers face in comparing plans. While 46% of adults hold private health insurance, **over 70% have never switched either provider or plan**. Of those that did switch, only **4% switched provider in the last year**, and just **15% switched plans with the same provider**, despite significant premium increases and ongoing cost-of-living pressures.

The Consumer Survey of over 2000 face-to-face interviews provides the most comprehensive picture of consumer behaviour, attitudes, and experiences in Ireland's private health insurance market.

Almost half of consumers surveyed (46%) now believe recent premium increases are not justified, marking the highest level of dissatisfaction in a decade. In 2025 average premiums rose from €1,827 to €1,902 according to HIA market bulletin figures, with some individual premiums rising much further.

A lack of movement in consumer behaviour persists and is reflected in purchasing behaviour. For example, although **70% of consumers who have switched say they "review their policy" at renewal**, a striking **82% did not shop around at all** in the past 12 months. Further evidence of limited consumer movement is shown with 74% saying they have never considered switching providers and 66% saying they have never even considered switching plans with the same provider, with consumers staying an average of **20 years** on health insurance plans. Satisfaction with providers and customer service also remains high, reinforcing inertia even as premiums rise.

The 2025 findings show that 46% of adults in Ireland now hold private health insurance, a slight increase on 2023, with many consumers with health insurance (61%) continue to view it as a necessity rather than a luxury. However, the survey also highlights rising pressures. 19% of non-holders previously had a policy but cancelled it, the highest level of lapsing in over a decade. Cost continues to be the primary reason consumers give for not holding or giving up cover.

## **HIA launches Comparison Tool**

The HIA strongly encourages consumers to take the time to review their plan and to shop around to see if they have the right cover for their needs and budget. The HIA have today officially launched their new Comparison Tool which is a great first step in the process of shopping around. The Tool matches plans to the consumer's health need priorities and their budget and offers information on the plans that fit those criteria.

This is a completely new and significantly enhanced tool, built to support better decision-making in a market that can often feel overwhelming. It allows consumers to take control, understand their cover, and confidently shop around for better value for money. Importantly, it is overseen by the HIA, the State Regulator for Private health insurance so consumers can trust that the information is impartial, accurate and up to date.

The HIA is encouraging everyone with health insurance and without health insurance to try the tool, explore their options, and make informed choices with confidence.

**Patricia Byron, Chairperson of the HIA** said at a photocall to formally launch the Comparison Tool: *"We are delighted to officially launch our new comparison tool today. Supporting and empowering consumers to make informed choices is central to the HIA's mandate and a key ambition of the Board. In a market characterised by low levels of mobility and limited consumer engagement, improving transparency and access to clear, independent information is essential. We would strongly encourage consumers to shop around each year when their plan comes up for renewal, and our new comparison tool provides a trusted and accessible starting point."*

**HIA CEO Brian Lee said:** *"Reviewing your cover annually, shopping around, and using the new free and impartial HIA Comparison Tool can help you find the best-value plan for your needs. Even small adjustments can make a meaningful difference to cost while still ensuring you have the cover that suits you. Our free, impartial Comparison Tool is designed to help you compare plans easily and understand your options."*

**/ENDS**

### **Editor's Note**

The Health Insurance Authority (HIA) Consumer Survey is conducted every 2 years and was undertaken on behalf of the HIA by Ipsos B & A in Q3/Q4 2025 with face-to-face interviews of a nationally representative sample of over 2000 adults.

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## Health insurance in Ireland

- Just over half of the population (46%) age 18+ have health insurance.
- As with previous years, health insurance is considered a necessity rather than a luxury, with 61% stating this to be the case.
- Those with health insurance are more likely to be white collar workers or living in Dublin. Females (52% vs 48%) are marginally more likely to have health insurance, and uptake is higher among people with dependent children and retirees. 21% of all policy holders are over the age of 65 years old.
- Among those without health insurance, 19% previously had it, but have relinquished it. The main reason for cancelling policies continues to be affordability, and this is the highest level of lapsing in 12 years.
- Among those who never had health insurance, costs are the main barrier (mentioned by 51% of respondents)
- The average perceived cost of policies has increased, reflecting premium increases more recently. The cost of policies (and the resulting level of cover) increases with age quite dramatically.
- Average household cost is now over €2.5k per household, up significantly from €2,185 in 2023.
- The majority (46%) feel that increases are not appropriate or justified. Up 11% (from 35%) from 2023 and the highest level of dissatisfaction in the last 10 years.

## Shopping around and switching behaviour

- 70% of consumers have never switched health insurer or plan, indicating strong long-term loyalty within the market.
- The average length of time with a current insurer is 15 years, with consumers holding health insurance for an average of 20 years overall.
- Only 4% of consumers switched health insurer in the past year, while 15% switched plans within their existing insurer.
- Only 18% of consumers shopped around in the past year, meaning the majority (82%) did not actively compare plans.
- High satisfaction with existing cover is the most commonly cited reason for not switching, followed by a belief that potential savings would be limited.
- Conversely, cost savings remain the main driver for switching health insurance provider or plan, followed by level of cover/services.

- Consumers indicate they would typically require a cost saving of around 20% to consider switching, down from 22% in 2023 and 30% in 2021 and 2019, suggesting that consumers are getting increasingly cost aware.

### **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. Our consumer surveys, run every 2 years, are available on our website:

<https://www.hia.ie/publications>.