

10 March 2026

Health Insurance Authority reports steady growth in the health insurance market in Q4 2025, with average premium at €1902

The Health Insurance Authority (HIA) has today (10 March 2026) published its Quarter 4 Market Bulletin for 2025, confirming continued steady growth in the private health insurance market. As of 31 December 2025, 2.55 million people in Ireland now hold private health insurance. This represents an increase of 5,348 people in Q4, equating to 0.2% growth over the quarter, and 1.2% growth year-on-year, despite an average price increase of 9% through the course of the year. As of 1st March 2026, the average adult premium is €1,902.

Health Insurance Plans

At the end of 2025, there were 328 inpatient plans available to consumers. Over the course of the year, 23 new plans were introduced, and 33 plans were retired. The HIA welcomes any reduction in the number of plans on the market to simplify the choice for consumer and is actively working with insurers to encourage them to reduce the number of plans to support the simplification of the market.

Commenting on the Quarter 4 Bulletin, Brian Lee, CEO of the Health Insurance Authority, said:

“Our quarterly bulletin shows a continued growth in the market, with more than 2.55 million people now holding private health insurance. However, price increases remain a challenge for many households. We strongly encourage consumers to take the time to review their plans to see if they have the right cover for their needs and budget.

Even small adjustments, such as moving to a newer plan or considering a higher excess, can make a meaningful difference to cost, while still ensuring you have the cover that suits your needs. Our free, impartial Comparison Tool is designed to help you compare plans easily and understand your options. We always encourage consumers to shop around at their renewal date and make sure that they are on the best plan for their health needs and budget. I would also like to emphasise that consumer rights are strongly protected if they switch plan or insurer”

Supporting Consumers

The HIA remains focused on empowering consumers to make informed decisions. Reviewing your cover annually, shopping around, and using the HIA Comparison Tool can help you find the best-value plan for your needs.

Tips for choosing a health insurance plan:

1. Figure out what benefits matter most to you.

We all have different lifestyles and health needs and it is important to take these into account when you're choosing a plan. For example, if you play a lot of sports, look for a plan where you get money back for day-to-day costs like the GP or physiotherapist. If you travel a lot, consider a plan with good overseas cover. Because of upgrade waiting periods, it's worth thinking ahead; you might want to increase your cover in your local private hospital if you know you'll need a procedure in the next two

years, or if you're planning to start a family, you may want to look for a plan with good maternity and fertility cover.

2. Consider what room type you want.

Health insurance plans generally provide cover for either a semi-private room or a private room in hospital. Plans that cover private rooms in hospital are more expensive. If you wouldn't mind sharing a room if you were admitted to hospital, a plan that covers a semi-private room is a more affordable choice. But, if you really want privacy, it might be worth paying more to have cover for a private room. Bear in mind that room types are always subject to availability.

3. Think about how much risk you're willing to take on.

All insurance involves a certain amount of risk, and health insurance is no exception. You can find a cheaper plan if you're willing to take on some of the risk yourself by choosing a plan with lower outpatient cover or with higher excesses. If you pick a plan with lower outpatient cover, you're taking the risk that you may have to pay a lot for services like the GP or consultant if you end up using these services frequently during your policy year. You can also save quite a lot by choosing a plan with higher excesses, but you run the risk of having to pay a lot out of pocket if you need to go into hospital. When you're trying to decide, it's worth considering your current health status and what level of risk you're comfortable with, as well as how easily you could pay a bigger hospital bill if you fell ill unexpectedly.

For more information or to compare plans, visit www.hia.ie.

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Note to editors:

Market Share

Vhi Healthcare: 48.3%

Laya Healthcare: 27.9%

Irish Life Health: 20.2%

Level Health: 1.0%

RMUs: 2.6%

(Restricted Membership Undertakings (RMUs) provide health insurance for their members only.)

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. We regularly publish market updates and consumer surveys on our website: <https://www.hia.ie/publications>.