



An tÚdarás Arachas Sláinte  
The Health Insurance Authority

Candidate Information Booklet  
REF Accountant - HEO

Closing date: 12:00noon 29th April 2026

## THE POSITION

<b>Title of position:</b>	<b>REF Accountant</b>
<b>Office address:</b>	Beaux Lane House, Mercer Street Lower, Saint Peter's, Dublin 2, D02 DH60
<b>Organisation website:</b>	www.hia.ie

## THE ORGANISATION

The Health Insurance Authority (the “**Authority**”) is the statutory regulator of the health insurance sector in Ireland. The Authority plays a key role as an independent regulator, a provider of consumer information, an adviser to the Minister for Health (the “**Minister**”) and as the custodian of the Health Insurance Risk Equalisation Fund. The Authority is a small, dynamic organisation that is committed to delivering on its vision for a well-functioning and transparent health insurance market, where consumers understand their rights and feel empowered in their decisions.

The Authority’s role is to regulate for a well-functioning market and provide consumers with information and tools to make informed choices. The Authority has five principal values that drives its work:

- **Professionalism:** The Authority upholds the highest ethical standards and behaves with integrity, care, and respect in all its interactions and work.
- **Agile:** The Authority works in a flexible, proportionate, and efficient manner with its staff and its stakeholders to deliver the best results for consumers.
- **Consumer-focused:** The Authority’s work is consumer-centric, putting consumers first in everything it does.
- **Excellence:** The Authority is focused on delivering the best results by leveraging its expertise, taking an evidence-based and consistent approach to its work.
- **Independence:** The Authority carries out its statutory functions in an impartial, fair and transparent manner in the public interest.

### Governance

The Authority is a public body, which is independent in the exercise of its statutory functions. For public accountability purposes, the Authority operates under the aegis of the Department of Health (the “**Department**”). The Authority is governed by a Board comprised of seven members, who are appointed by the Minister.

### Context of the Appointment

The Authority’s *Strategic Plan for 2025-2028* has recently been approved by the Board, and it includes the following key priorities:

#### 1 The Informed Consumer

The Authority will empower consumers to make informed choices about their health insurance plans, with easily available and user-friendly tools to support them.

#### 2 A Well-Functioning Health Insurance Market

The Authority will use its regulatory powers and expertise to maintain a well-functioning market, and it is recognised as the leading voice on private health insurance.

#### 3 Our Capability and Capacity

The Authority will ensure it is resilient with appropriate capability and capacity to deliver our statutory functions effectively, sustainably, and to high standards of corporate governance.

Further information about the Authority including publications and key documents is available at [www.hia.ie](http://www.hia.ie).

## THE ROLE

The principal duties may include responsibilities in relation to the following:

- Preparation of the monthly interim Risk Equalisation Scheme (RES) claims for review. This review looks at the variances compared to each insurer's prior month and prior year's claims. These variances are queried with the insurer, and a report is compiled on each insurer. The Head of Risk Equalisation Fund (REF) will review these reports.
- Ownership of the review of quarterly HCCP claims. HCCP will give rise to large claims in respect of a single insured person, interrogation and review of Insurer submissions ensure the correct amount is claimed from the fund.
- Play a key role in the Annual Inspection of insurers which entails a detailed analysis of claims and requires a thorough sampling and review process.
- Complete the monthly REF cashflow information for the Department of Health.
- Preparation of the Quarterly Stamp Duty reconciliations for review by the Head of REF.
- Preparation of investment proposals/terms of stamp duty receipts for approval on a quarterly basis. These should correspond to the cashflow requirement of the fund.
- Analysis and reconciliation of the Annual Claim/ Annual RES Return submitted by the insurers.
- Ensuring all REF process and procedure documents are updated to reflect any changes in regulatory requirements/accounting standards etc.
- Ad hoc reporting as required by Department of Health/Department of Finance/EU etc
- Contribute to all REF related projects as required and have flexibility to cover for other members of REF team if/when required.

**The above Job Specification is not intended to be a comprehensive list of all duties involved and consequently, the post holder may be required to perform other duties as appropriate to the post which may be assigned to them from time to time and to contribute to the development of the post and the HIA while in office.**

## EXPERIENCE AND PERSONAL QUALITIES REQUIRED

### The Person

Reporting to the Head of Risk Equalisation, the successful candidate will work with every member of the HIA to ensure the smooth running of the REF function. This will require the candidate to maintain perspective and support others during periods of organisational or operational pressure.

The successful candidate will have a high degree of autonomy in the role and will be supported in their functions by the Head of REF and the REF Accountant. Ability to manage different workstreams effectively will be key to success in this role.

The REF Accountant will have a key reporting relationship with the Head of the Risk Equalisation Fund. The REF Accountant will be responsible for reviewing and preparing all REF claims and all ad hoc reports on the Risk Equalisation Fund which is a key deliverable in this position.

The REF Accountant will play a pivotal role in the oversight and management of the Risk Equalisation Fund and will serve as a principal liaison with health insurers on all matters relating to claims, queries, and payments.

The successful candidate will play a key role in both Internal and External audit processes relating to the Risk Equalisation Fund.

The role requires strong communication skills and the capacity to present complex financial metrics and performance information in a clear and accessible manner to non-finance audiences.

Responsibilities may develop and expand over time in response to organisational and operational requirements.

### Essential Requirements

- Qualified Accountant; (ACCA, ACA, CIMA or similar)  
**OR** at an advanced stage of accounting exams,  
**OR** other Financial Administration Qualification, e.g. Business Degree/QFA/Equivalent  
**OR** qualified by experience.
- A minimum of 3 years work experience in a finance related role.
- Highly proficient in modern IT workplace tools; including the key collaboration tools in the HIA; Excel, Co-Pilot, MS Teams, SharePoint, Outlook.
- Ability to organise and plan workload, work independently and meet tight deadlines.
- Stakeholder engagement – ability to manage relationships with registered health insurers.
- Excellent communication skills and ability to discuss complex financial matters with non-finance professionals.

### Desirable Requirements

- Experience in the public sector or in another highly regulated sector.
- Understanding of data visualisation tools, (e.g. Power BI, Tableau, Looker).
- Experience in audit and analytical review

**The competencies for this role are provided in Appendix 1.**

### Shortlisting

A shortlisting exercise will be employed when assessing eligibility of applications. Eligible applications will be shortlisted according to how well the experience and skills as described by applicants match the requirements of the role of REF Accountant – HEO.

The criteria for the shortlisting exercise will be based on the information as outlined in this Candidate Booklet. It is important that applicants consider the information contained in this Candidate Booklet in presenting their relevant qualifications, skills and experience in their application.

The candidates whose applications, in the opinion of the shortlisting panel, appear best suited to the position will be shortlisted for interview.

### Interview

Shortlisted applicants will be invited to attend for a competency-based interview.

The Authority reserves the right to invite candidates to a second-round interview and to undergo further assessment, including the use of psychometric assessment if so required.

It is anticipated that first round interviews will occur in early May 2026

# CONDITIONS OF SERVICE

## TENURE

The position is a full-time position. The appointment is on a permanent basis as a public servant, subject to satisfactory completion of the specified probationary period.

## PROBATION

The successful candidate must serve a probationary period which will be of six months duration during which time the candidate's performance will be assessed. The probationary period may be extended in exceptional circumstances.

## SALARY AND PAYMENT ARRANGEMENTS

The salary scale for the position (rates effective from 1 February 2026) is at the level of Higher Executive Officer (PPC) as follows:

**€59,435, €61,173, €62,908, €64,640, €66,380, €68,111, €69,849, €72,353<sup>1</sup>, €75,788<sup>2</sup>**

*Long Service Increments may be payable after 3 (LSI-1) and 6 (LSI-2) years satisfactory service at the maximum of the scale.*

### **Important Note**

Entry will be at the minimum of the scale and the rate of remuneration will not be subject to negotiation and may be adjusted from time to time in line with government pay policy.

Different pay and conditions may apply if, immediately prior to appointment, the successful candidate is already a serving civil or public servant. The rate of remuneration may be adjusted from time to time in line with government pay policy

Payment will be made monthly in arrears by Electronic Fund Transfer (EFT) into a bank account of the staff member's choice. Payment cannot be made until a bank account number and bank sort code has been supplied to the Authority. Statutory deductions from salary will be made as appropriate.

A staff member appointed to the post of REF Accountant will agree that any overpayment of salary or of travel and subsistence may be deducted from future salary payments due in accordance with the Payment of Wages Act 1991. Any such overpayment will be notified to the staff member in accordance with agreed internal procedures.

## LOCATION

This role is based in the Authority's office at Beaux Lane House, Mercer Street Lower, Saint Peter's, Dublin 2. The Authority reserves the right, at its discretion, to change the primary location to any other place within Ireland.

The Authority offers flexitime, and we have Blended Working guidelines in place allowing employees to apply for Blended Working (a mix of office based and remote working). The Authority has put a significant number of supports in place to make the experience when working remotely as seamless as possible. The Authority has a modern IT infrastructure to help colleagues to collaborate virtually, it provides colleagues with the equipment they will need and has implemented new ways of working to keep its people connected.

## ESSENTIAL TRAINING

The postholder will be required to undertake the following essential compliance training:

- HIA induction
- Health & Safety
- Data Protection (GDPR)
- Cyber Security Awareness
- Generative AI Literacy
- APA certification (CIP-01, CIP-02 & CIP-05)

## WORKING WEEK

Hours of attendance at work will be arranged from time to time by the Authority and will amount to 35 hours net per week. Normal working hours will be 9.00 a.m. to 5.00 p.m. with a minimum of 30 minutes for lunch. The Authority operates a flexible working hours scheme. You will be required to work such additional hours from time to time as may be reasonable and necessary for the proper performance of your duties subject to the limits set down in the working time regulations. The rate of remuneration payable covers any extra attendance liability that may arise from time to time.

The terms of the Organisation of Working Time Act, 1997 will apply, where appropriate, to this appointment.

## ANNUAL LEAVE

The annual leave allowance for this post will be 29 working days per annum (on a pro rata basis) to be taken at a time or times convenient to the Authority.

## SICK LEAVE

Payment for absences through illness, during properly certified sick absence, provided there is no evidence of permanent disability for service may be made in accordance with the provisions of the Authority's sick leave scheme. These sick leave arrangements are subject to any changes arising in the terms and conditions of sick leave in respect of the public service generally.

## SUPERANNUATION

The successful candidate will, upon appointment, become a member of the appropriate pension scheme. Pension scheme membership will be notified within the contract of employment.

The successful candidate will be offered the appropriate superannuation terms and conditions as prevailing in the Health Insurance Authority, at the time of being offered an appointment. In general, an appointee who has never worked in the Public Service will be offered appointment based on membership of the Single Public Service Pension Scheme ("Single Scheme"). Full details of the Scheme are at [www.singlescheme.gov.ie](http://www.singlescheme.gov.ie)

Where the appointee has worked in a pensionable (non-Single Scheme) public service job in the 26 weeks prior to appointment or is currently on a career break or special leave with/without pay, different terms may apply. The pension entitlement of such appointees will be established in the context of their public service history.

## **Eligibility to Compete**

Eligibility to Compete and Certain Restrictions on Eligibility Eligible candidates must be: (a) A citizen of the European Economic Area (EEA). The EEA consists of the Member States of the European Union, Iceland, Liechtenstein and Norway; or (b) A citizen of the United Kingdom (UK); or (c) A citizen of Switzerland pursuant to the agreement between the EU and Switzerland on the free movement of persons; or (d) A non-EEA citizen who is a spouse or child of an EEA or UK or Swiss citizen and has a stamp 4 or a Stamp 5 visa.

## **Declaration**

Applicants will be required to declare whether they have previously availed of a public service scheme of incentivised early retirement and/or the collective agreement outlined above. Applicants will also be required to declare any entitlements to a Public Service pension benefit (in payment or preserved) from any other Public Service employment and/or where they have received a payment-in-lieu in respect of service in any Public Service employment.

## **OTHER CONDITIONS OF EMPLOYMENT**

Further information on the conditions of employment will be outlined in the contract of employment for the successful candidate.

## HOW TO APPLY

Applications should be made by e-mail prior to the deadline to [cam@hia.ie](mailto:cam@hia.ie). Applicants should forward a completed application form (available at [hia.ie](http://hia.ie)) outlining their suitability for the position.

**The application form should be emailed in either Word or pdf format.**

Applications to be submitted by email, prior to the deadline must include:

- 1 In preparing your application, please consider the essential and desirable criteria for this position which is outlined the Candidate Booklet.
- 2 Any queries to be directed to Catherine O'Reilly: [cam@hia.ie](mailto:cam@hia.ie)

### Closing Date

Deadline for application: 12pm (noon) Wed 29th April 2026

Applications will **not** be accepted after the closing time and date.

### Competencies

Please see the competencies that will be assessed at interview stage for this competition. For more information on the competencies which are listed in Appendix 1 of this Candidate Booklet.

## REFERENCE CHECKS

Please note that any offer of employment made to a successful candidate will be subject to satisfactory reference verification, pre-employment checks and satisfactory verification of academic and professional qualifications.

## CONFIDENTIALITY

Candidate confidentiality will be respected at all stages of the recruitment process. Applicants should however note that all application material will be made available to those with direct responsibility for the recruitment process within the Authority.

## LEGAL COMPLIANCE

The Authority is committed to complying with all relevant legislation over the course of this recruitment campaign, including the Employment Equality Acts 1998-2015, Data Protection Act 2018, and the Freedom of Information Acts, 1997, 2003 and 2014.

## EXPENSES

The Authority will not be responsible for any expense, including travelling expenses, candidates may incur in connection with their candidature.

## CANVASSING

Canvassing will result in disqualification from the competition.

## Appendix 1

### Higher Executive Officer Level Competencies in the HIA

#### Introduction

This framework outlines the core competencies and effective performance indicators expected of Higher Executive Officers within the Health Insurance HIA (HIA). It is designed to support high standards of performance, professional development, and the delivery of excellent service to the public.

#### Effective Performance Indicators

##### Team Leadership

- Works with the team to facilitate high performance, developing clear and realistic objectives and addressing performance issues if they arise.
- Provides clear information and advice as to what is required of the team.
- Strives to develop and implement new ways of working effectively to meet objectives.
- Leads the team by example, coaching and supporting individuals as required.
- Places high importance on staff development, training, and maximising the skills and capacity of the team.
- Is flexible and willing to adapt, positively contributing to the implementation of change.

##### Judgement, Analysis & Decision Making

- Gathers and analyses information from relevant sources, whether financial, numerical, or otherwise, weighing up a range of critical factors.
- Takes account of broader issues, agendas, sensitivities, and related implications when making decisions.
- Uses previous knowledge and experience to guide decisions.
- Uses judgement to make sound decisions with a well-reasoned rationale and stands by these.
- Puts forward solutions to address problems.

##### Management & Delivery of Results

- Takes responsibility and is accountable for the delivery of agreed objectives.
- Successfully manages a range of different projects and work activities at the same time.
- Structures and organises their own and others' work effectively.
- Is logical and pragmatic in approach, delivering the best possible results with the resources available.
- Delegates work effectively, providing clear information and evidence as to what is required.
- Proactively identifies areas for improvement and develops practical suggestions for their implementation.
- Demonstrates enthusiasm for new developments and changing work practices, striving to implement these changes effectively.
- Applies appropriate systems and processes to enable quality checking of all activities and outputs.
- Practices and promotes a strong focus on delivering high-quality customer service, for both internal and external customers.

**Interpersonal & Communication Skills**

- Builds and maintains contact with colleagues and other stakeholders to assist in performing the role.
- Acts as an effective link between staff and senior management.
- Encourages open and constructive discussions around work issues.
- Projects conviction, gaining buy-in by outlining relevant information and selling the benefits.
- Treats others with diplomacy, tact, courtesy, and respect, even in challenging circumstances.
- Presents information clearly, concisely, and confidently when speaking and in writing.
- Collaborates and supports colleagues to achieve organisational goals.

**Specialist Knowledge, Expertise and Self-Development**

- Has a clear understanding of the roles, objectives, and targets of self and team, and how they fit into the work of the unit and the HIA and effectively communicates this to others.
- Has high levels of expertise and broad public sector knowledge relevant to their area of work.
- Focuses on self-development, striving to improve performance.

**Drive & Commitment**

- Strives to perform at a high level, investing significant energy to achieve agreed objectives.
- Demonstrates resilience in the face of challenging circumstances and high demands.
- Is personally trustworthy and can be relied upon.
- Ensures that customers are at the heart of all services provided.
- Upholds high standards of honesty, ethics, and integrity.