

Health Insurance Authority research shows reduced level of cover across many plans

Market Report shows average premiums increased by almost 11% in 2025

3 June 2026: The Health Insurance Authority (HIA) has today published its latest [Annual Market Report 2025](#), which shows an overall reduced level of cover across many health insurance plans, despite average premiums increasing by almost 11% last year.

For example, more than 70% of people are on plans with restricted orthopaedic cover (based on when the plan was first sold), which is up from 68% in 2024 and an increase of almost 10% in the past 4 years. Many plans now have benefits limited or reduced, the most significant and wide-ranging of these being major procedures such as joint replacement surgery.

The report reflects a shift in the market towards plans with reduced benefits, which are in some cases simultaneously accompanied by price increases. Plans increasingly have restrictions, co-payments or partial cover for certain treatments, meaning common procedures such as hip and knee replacements may not be fully covered, and consumers may face substantial out-of-pocket costs should they require the treatments.

Growing market

Even so, the market continues to grow; at the end of 2025, 2.55 million people in Ireland held private health insurance, an increase of 1.2% on the previous year, meaning almost 46% of the population now has cover. The research infers that while people continue to value health insurance (indicated by the growing market), the rising premiums are causing consumers to opt for less comprehensive and therefore less expensive policies.

Commenting on the findings, CEO of the Health Insurance Authority, Brian Lee said:

“Our research clearly points to a shift in the type of cover people are opting for. While more people than ever have health insurance, many consumers are on plans that do not fully cover some of the most common and costly procedures. It is important that consumers understand the level of cover they have, and whether there are any shortfalls that could arise from their plan.”

“Choosing a health insurance plan is not simply just about the price; it is about understanding what level of cover is involved, what you need most, and what is not covered as part of your plan. We urge people to consider their health needs when

selecting a plan and balance this with cost. Our Comparison Tool on our website, which helps you compare plans based on your health needs, is a great place to source relevant, current information on your plan and options available.”

Lifetime Community Rating

The report also highlights that while more people are taking out health insurance, the number of consumers paying a Lifetime Community Rating (LCR) loading has also increased, rising to 5.7% in 2025, up from 4.9% in 2024.

LCR is a key protection within Ireland’s health insurance system. It is designed to encourage people to take out health insurance at a younger age and maintain continuous cover.

Under the system, individuals who take out private health insurance for the first time after age 34, or who have had a break in cover, may incur a loading on their premiums.

Remarking on this trend, Brian Lee added:

“Lifetime Community Rating is a fundamental part of how the Irish health insurance system works. It supports fairness across generations by encouraging people to take out cover earlier and keep it in place over time, and our report shows a gradual increase in the number of people affected by LCR.

“For consumers, understanding Lifetime Community Rating can have a real financial impact. Whether you are taking out insurance for the first time, returning to Ireland, or considering cancelling your cover, it’s important to understand how LCR may apply. We have more information on hia.ie if consumers wish to find out more.”

Key findings from the report

- 2.55 million people insured at the end of 2025 (46% of the population)
- 5.7% of insured persons are now paying a Lifetime Community Rating loading
- Average premiums increased by 10.6% across plans in 2025
- Total premium income in the market reached €3.8 billion
- Half of all consumers are concentrated on just 34 plans

Top Tips for Health Insurance Renewal:

- Review before you renew: Your plan may have significantly changed in terms of benefits/cover and price.
- Consider your health needs: Think about the type of cover that is most important to you, both now and in the future, rather than focusing solely on price.
- Check what’s covered: In particular, look closely at areas such as hospital cover, procedures and outpatient benefits to ensure you understand what is and isn’t included.

- Compare all plans on the market: You are free to switch to any plan with any insurer, and there may be better value options available.
- Use independent supports: The HIA provides free, impartial information to help consumers make informed decisions.

The HIA continues to support consumers in relation to these and any questions they may have on health insurance through its comparison tool and helpline.

Consumers can compare all available plans using the HIA's free online comparison tool at www.hia.ie or contact the HIA directly for independent information.

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Note to Editors:

The Annual Market Report is available here: <https://www.hia.ie/publications>

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>.