An tÚdarás Árachas Sláinte
The Health Insurance Authority

External Protected Disclosure Policy

Version 1.0

Summary	This policy provides a framework to ensure that the Health Insurance Authority (HIA) has adequate guidelines for a worker in a HIA regulated entity to make protected disclosures.
Target Audience/Stakeholders	This policy applies to all "workers" who may make a protected disclosure to the Chief Executive/Registrar of the Health Insurance Authority ("HIA"), who is prescribed under the Protected Disclosures Act 2014 (Disclosure to Prescribed Persons) Order 2020 (S.I. No. 367 of 2020).
Revision Date	July 2026
Approved by:	July 2026
Next Review Date	July 2029
Owner	Head of Operations

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1. Introduction

The Registrar and Chief Executive of the Health Insurance Authority ("HIA") is prescribed under the Protected Disclosures Act 2014 (Disclosure to Prescribed Persons) Order 2020 (S.I. No. 367 of 2020).

In accordance with the Protected Disclosures Act 2014, as amended by the Protected Disclosures (Amendment) Act 2022 (the "Protected Disclosures Legislation"), the HIA has established external reporting channels and procedures for the receipt and handling of protected disclosures relating to matters for which the Registrar and Chief Executive stands prescribed.

2. Who Can Make a Protected Disclosure to the HIA?

This policy applies to all "workers" who may make a protected disclosure to the Chief Executive/Registrar of the Health Insurance Authority ("HIA"), who is prescribed under the Protected Disclosures Act 2014 (Disclosure to Prescribed Persons) Order 2020 (S.I. No. 367 of 2020).

For the purposes of this policy, it applies to workers of regulated entities, not to staff of the Authority. In this context, a "worker" means any individual who is employed by, engaged by, or otherwise carries out work within or for an entity regulated by the Authority, including employees, contractors, agency workers, trainees, volunteers, board members, and shareholders, as well as persons who acquire information during recruitment or pre-contractual processes.

Such workers may make a protected disclosure to the HIA in its role as a prescribed person where they acquire information concerning a relevant wrongdoing in a work-related context. Separate procedures apply to workers of the Authority, who are covered under the HIA's internal protected disclosures policy.

3. Matters Within the HIA's Prescribed Remit

A protected disclosure is a disclosure of information which: -

- in the reasonable belief of the worker, tends to show one or more relevant wrongdoings; and
- came to the attention of the reporting person in a work-related context.

A reporting person is not required to prove that wrongdoing has occurred. However, the reporting person must have a reasonable belief that the information disclosed tends to show a relevant wrongdoing within the meaning of the Protected Disclosures Legislation.

A disclosure may relate to wrongdoing that has occurred, is occurring or is likely to occur.

The Registrar and Chief Executive of the HIA may receive protected disclosures relating to matters falling within the statutory functions of the HIA under the Health Insurance Acts, including matters relating to the regulation and supervision of the private health insurance market in Ireland.

The reporting person must reasonably believe that: -

- the relevant wrongdoing falls within the HIA's prescribed remit; and
- the information disclosed, and any allegation contained within it, are substantially true.

4. Relevant Wrongdoings

Relevant wrongdoings may include: -

- the commission of an offence;
- breach of a legal obligation;
- misuse of public funds;
- gross mismanagement;
- endangerment of health and safety;
- damage to the environment; or
- concealment or destruction of information relating to wrongdoing.

5. Matters Not Covered

The following are not protected disclosures under the legislation: -

- interpersonal grievances;
- complaints concerning a worker's own employment only; or
- contractual disputes relating solely to employment terms.

Such matters should generally be addressed through the reporting person's employer procedures.

6. How to Make a Protected Disclosure

Protected disclosures may be made: -

by email to: protecteddisclosure@hia.ie;

by post to:

The Registrar and Chief Executive
Health Insurance Authority
Beaux Lane House
Mercer Street Lower
Dublin 2
D02 DH60
or

orally, including by telephone (01 4060080) or by requesting an in-person meeting with the Registrar and Chief Executive.

Anonymous disclosures will be considered insofar as practicable.

In making a protected disclosure, it is recommended that, at a minimum, you include the following information:

- state that you are making a protected disclosure;
- your name, your place of work, confidential contact details and if appropriate the best method to make contact;
- why the matter falls within the matters for which the Registrar and Chief Executive stands prescribed;
- the date (if known) of the alleged wrongdoing or the date the alleged wrongdoing commenced or was identified;
- whether or not the alleged wrongdoing is still ongoing;
- whether the alleged wrongdoing has already been disclosed and if so, to whom, when, and what action was taken;
- information in respect of the alleged wrongdoing (what is occurring / has occurred and how) and any supporting information;
- the name of any person(s) allegedly involved in the alleged wrongdoing (if any name is known and the worker considers that naming an individual is necessary to expose the wrongdoing disclosed); and
- any other relevant information.

Note- When making a protected disclosure, you should only disclose as much information as is necessary to report the wrongdoing and should not access, process, disclose or seek to disclose information about individuals that is not necessary for the purpose of disclosing the wrongdoing.

However, you should include sufficient factual information pertaining to the wrongdoing that allows for an appropriate assessment and or investigation by the prescribed person into the matter being disclosed.

A reporting person is not expected to investigate matters personally or prove allegations. Anonymous disclosures may be considered insofar as practicable. However, anonymity may make it more difficult for the HIA to assess, investigate or follow up on the disclosure.

7. Confidentiality

The HIA will take all reasonable steps to protect the identity of reporting persons and any persons concerned.

Information will only be disclosed where necessary and permitted by law.

8. Assessment and Follow-Up

The HIA will: -

- acknowledge receipt of the disclosure within 7 days, unless otherwise requested, or the recipient is unavailable, or where doing so could compromise confidentiality;
- conduct an initial assessment of the disclosure;
- determine whether the matter falls within the matters for which the Registrar and Chief Executive stands prescribed; and
- undertake appropriate follow-up action.

Follow-up may include: -

- seeking further information;
- conducting any assessments required;
- referring the matter to another prescribed person, regulator or authority; or
- determining that no further action is appropriate.

Where practicable and appropriate, feedback will be provided to the reporting person within 3 months of acknowledgement, and at further three month intervals thereafter, where requested in writing by the reporting person.

9. Protection from Penalisation

A reporting person who makes a protected disclosure in accordance with the Protected Disclosures Legislation is protected from penalisation.

Penalisation includes any direct or indirect act or omission causing detriment to a worker arising from the making of a protected disclosure, including: -

- dismissal;
- demotion;
- transfer of duties;
- reduction in wages;
- unfair treatment;
- intimidation or harassment;
- discrimination;
- coercion or ostracism; or
- damage to reputation.

Any worker who believes they have been subjected to penalisation for making a protected disclosure should notify the HIA immediately.

Penalisation of a reporting person is regarded as a serious matter.

External remedies available to workers in respect of claims for penalisation include a claim being brought to the Workplace Relations Commission within 6 months of the penalisation and a claim to the Circuit Court for injunctive relief within 21 days of the last instance of penalisation. A civil action may be brought against a person who causes them detriment as a result of the making of the protected disclosure by the person suffering the detriment, or a third party.

10. False Reports

A disclosure made in good faith and on reasonable grounds will not attract penalty simply because the concern proves unfounded.

However, knowingly making a false report may constitute an offence.

11. Records and Data Protection

The HIA will maintain records relating to protected disclosures in accordance with the Protected Disclosures Legislation and applicable data protection requirements.

12. Further Information

Information regarding protected disclosures and prescribed persons is available from:

- the Office of the Protected Disclosures Commissioner;
- the Department of Public Expenditure, Infrastructure, Public Service Reform and Digitalisation; and
- Transparency International Ireland (Speak Up Helpline).

Version	Date	Approved by	Date	Notes
1	July 2026	The Board	16/07/2026	First version of the separate external policy
2				
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