Health Insurance in Ireland

Market Report 2025

An tÚdarás Árachas Sláinte
The Health Insurance Authority

Rialtas na hÉireann
Government of Ireland

CONTENTS

INTRODUCTION

The HIA is the State body that regulates the health insurance industry.
We ensure fairness in the market, and we help people make decisions about health insurance.

Health insurance in Ireland is based on 4 main principles:

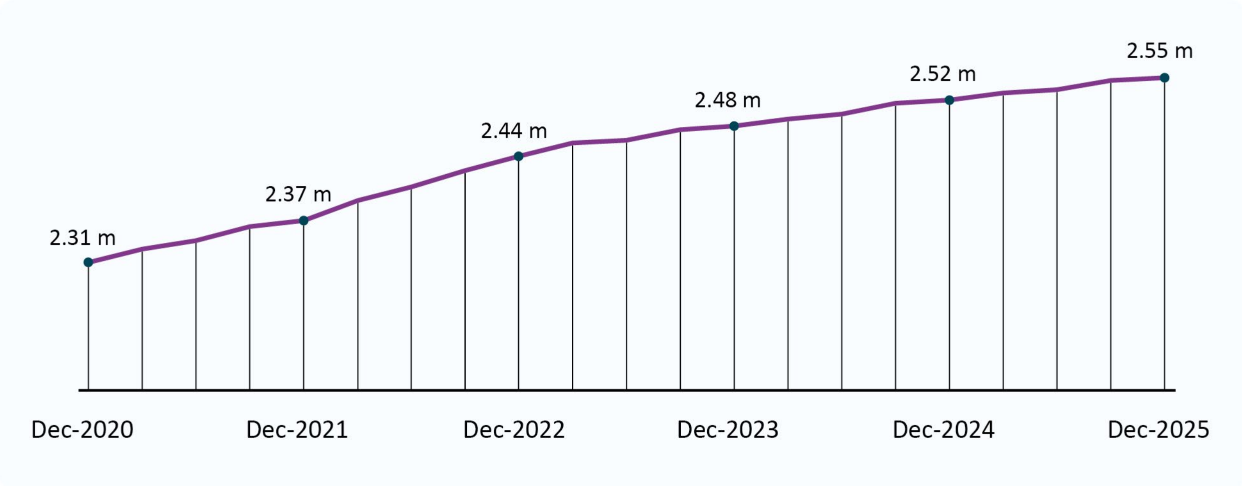
- **Community rating:** Everyone pays the same price for a health insurance product. Insurers can't charge you more because of your age, your medical history or past claims.
- **Open enrolment:** You have the right to buy any health insurance policy on the open market, including so-called "corporate plans".
- **Lifetime cover:** Once you have a policy, you have the right to keep renewing it every year, as long as you continue to pay your premium and the policy remains for sale.
- **Minimum benefits:** Legislation sets out a basic level of cover that all inpatient health insurance plans must include.

This report contains:

- **Section A:** Health Insurance Plans and Prices.
- **Section B:** Information about the types of queries received by the HIA.
- **Section C:** Claims Information.
- **Section D:** Consumer Demographics.

SECTION A: HEALTH INSURANCE PLANS AND PRICES

The number of people with health insurance continues to rise slowly. At the end of 2025, **2.55 million** people had inpatient health insurance, which is a **1.2%** increase on December 2024. Despite reported cost of living increases, the number of people with health insurance continues to rise.



Number of people with health insurance.

In 2025, nearly half of the population in Ireland (**46%**) had inpatient health insurance.
The majority of people with inpatient health insurance from an open market provider have an advanced plan (**92%**).

An open market provider is a registered private health insurer who, under the 1994 Health Insurance Act, cannot refuse to provide cover for any person who wishes to purchase it.

An advanced plan is one that provides cover in public and private hospitals. The level of cover varies in private hospitals and an excess is common. Non-advanced plans are also available on the market (8%) which provide cover mainly in public hospitals.

Cash plans and Outpatient Plans are less common. Cash plans provide benefits such as a small contribution per day spent in hospital. At the end of 2025 there were 35 cash and outpatient plans on the market.

At the end of 2025, there were **328** inpatient plans on the open market: **306** advanced and **22** non-advanced plans. In 2025, **33** inpatient plans were retired, and **23** new inpatient plans were introduced. Retiring plans is good for the market as there are fewer plans on the market to choose from and this generally removes plans with similar benefits and reduces confusion. The HIA actively welcomes any reduction in the number of plans on the market to simplify the choice for consumers.

When an insurer retires a plan, they change people on these plans to a different plan. The HIA checks that the hospital benefits of the new plan are similar to the plan being retired.

WHAT TO DO AS A CONSUMER IF YOUR PLAN IS BEING RETIRED

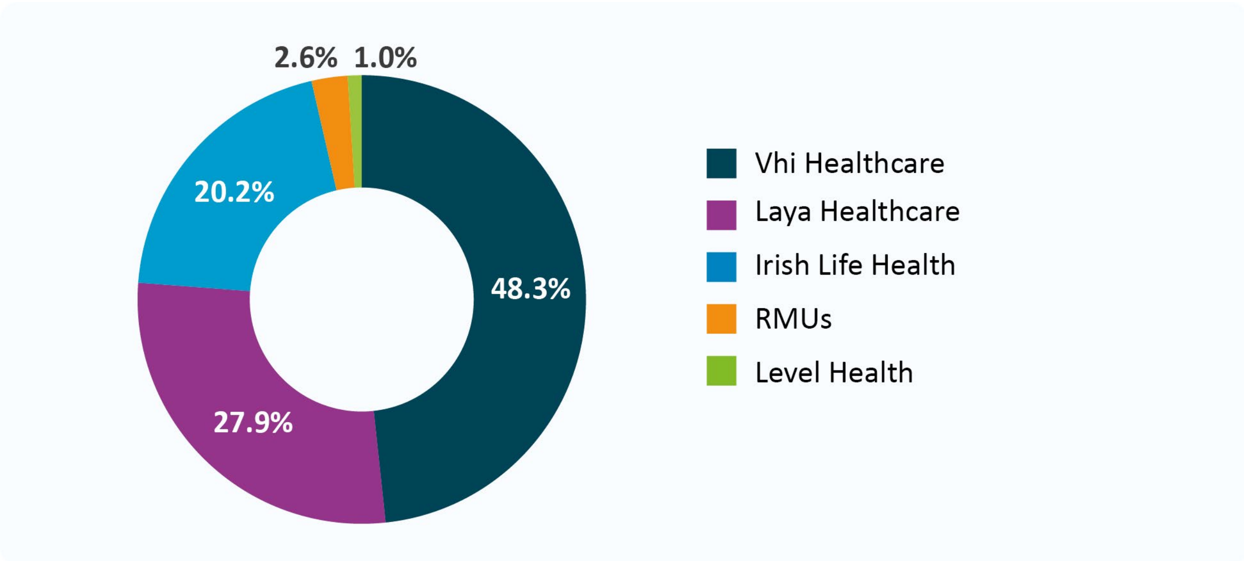
Your insurer must tell you what plan you are being switched to, and you should check your documents carefully. Are there any differences in benefits? This is a good time to review your level of cover; check if your needs are still being met; decide which plan is best for you. You are free to switch to any other plan on the open market if you if you want, without penalty- either with your current insurer, or any other insurer. Compare the plan you're being switched to with other plans on the market. This can be done using the HIA's comparison tool or calling us.

If you do nothing, you will be automatically moved to a plan with very similar inpatient benefits.

23 NEW PLANS INTRODUCED IN 2025

In 2025, Insurers introduced 23 new inpatient plans focussing on plans with private hospital cover.

WHO ARE PEOPLE WITH HEALTH INSURANCE INSURED WITH?



Graph: Percentage market share at the end of 2025

At the end of 2025, Vhi Healthcare continues to have the largest market share of **48%**, followed by Laya Healthcare (**28%**), Irish Life Health (**20%**) and Level Health (**1%**). Restricted Membership Undertakings (RMUs[1]) make up the remaining market share of 3%. Level Health are a relatively new entrant, first entering the market in November 2024.

1 RMUs provide health insurance to their members only, such as Garda Medical Aid.

COMMON FEATURES ON PLANS FOR PEOPLE WITH HEALTH INSURANCE

- **Cover in Public Hospitals**
- **Money back on GP and Consultant Visits**
- **Hip/Joint Replacements partially covered**
- **Cover in Private Hospitals with Semi/Private Room & Excesses from €50 - €300**
- **Cover on MRIs**
- **Money back on Physiotherapy, Reflexology, Speech Therapy and Other or Alternative Complementary Therapies**

Even though there were 328 plans on the market, at the end of 2025, 50% of people with health insurance are on one of **34** inpatient plans. Plans specifically targeted towards corporate customers are included in the top 34 plans; however, these are not restricted plans in the open market and anyone can avail of a company plan.

Vhi Healthcare:
- AdvancedCare 50 Day-to-Day
- AdvancedCare Day to Day
- AdvancedCare Extra Day to Day
- Company Plan Extra Level 2
- Company Plan Plus Level 1
- Company Plan Plus Level 1.3
- EnhancedCare 150
- EnhancedCare 250
- EnhancedCare 350
- FirstCare 500 Day-to-Day
- One Plan
- One Plan Family
- One Plus Plan
- PMI 35 13
- PMI 36 13
- PMI 52 10
- PMI 53 10
- PublicPlus Care
- PublicPlus Care Day-to-Day

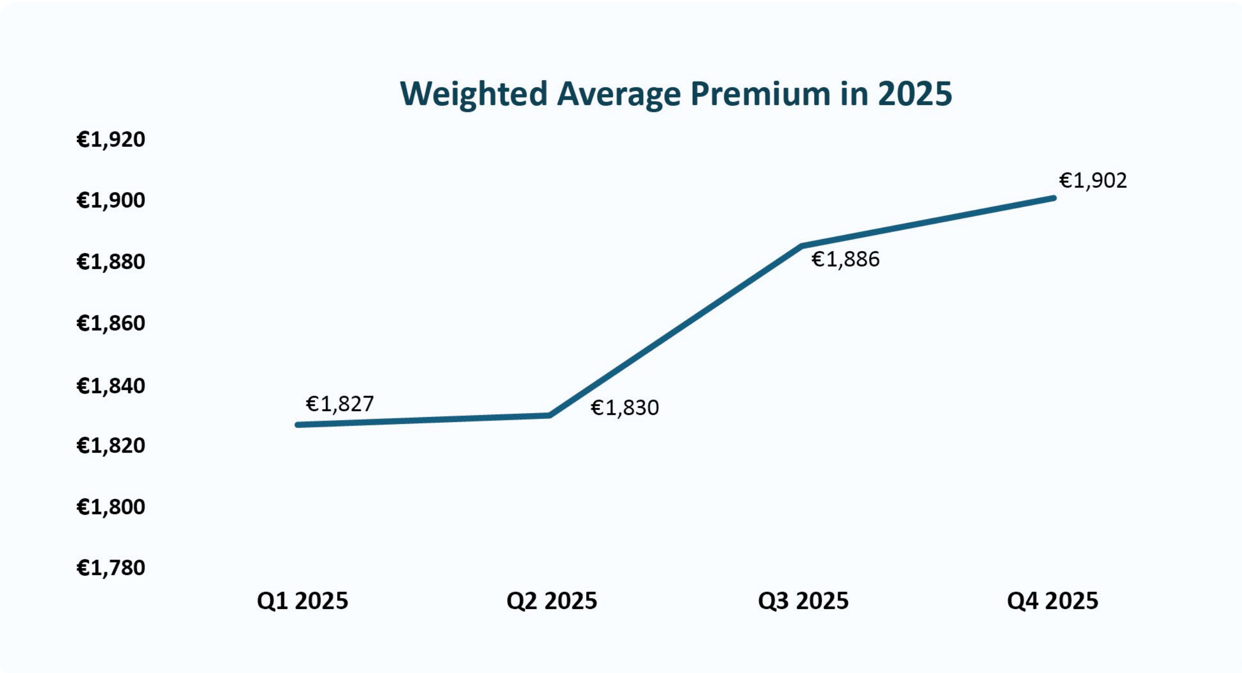
Laya Healthcare:
- Connect Choice
- Essential Health 300
- Flex 500 Explore
- Inspire
- Inspire Plus
- Principle
- Signify
- Simply Connect
- Simply Connect Plus

Irish Life Health:
- 4D Health 2
- BeneFit
- HealthGuide 2
- HealthGuide 3
- Horizon 2
- Horizon 4

PRICES - WHAT PRICE ARE PEOPLE PAYING FOR HEALTH INSURANCE?

Average Premium

The HIA calculates a weighted average adult premium every quarter. This is based on figures received from insurers, including the number of people on plans and prices of these plans. Prices are compared at the beginning of the quarter to the end of the quarter. The chart below shows how the weighted average premium per adult has increased throughout 2025, from €1,827 at the end of Quarter 1 of 2025 to €1,902 at the end of Quarter 4 of 2025. This figure is net of tax relief at source.



Price changes in 2025

In 2025, the average change in the price of individual inpatient plans on the open market was an increase of **10.6%**. Unlike the prices above, this is not weighted by numbers of people on open plans. Price changes vary from plan to plan and ranged from -1.6% to 27.2%. All insurers have implemented price changes during 2025 as the table below shows.

	AVERAGE PRICE CHANGE (%)	RANGE
Irish Life Health	7.9%	-0.8% to 20.0%
Laya Healthcare	15.9%	-1.2% to 27.2%
Level Health	9.9%	-1.6% to 17.3%
Vhi Healthcare	8.2%	-1.1% to 17.5%
Market	10.6%	-1.6% to 27.2%

The five most purchased plans (in alphabetical order) for all four health insurers at the end of 2025, along with prices, are as follows:

IRISH LIFE HEALTH:				
4D Health 2	**BeneFit**	**HealthGuide 2**	**HealthGuide 3**	**Horizon 2**
Adult price €2,438	**Adult price** €1,639	**Adult price** €1,905	**Adult price** €2,245	**Adult price** €2,021

LAYA HEALTHCARE:				
Connect Choice	**Essential Health 300**	**Inspire**	**Inspire Plus**	**Simply Connect**
Adult price €1,825	**Adult price** €1,775	**Adult price** €1,789	**Adult price** €1,934	**Adult price** €2,714

LEVEL HEALTH:				
Plan A	**Plan B 300**	**Plan B 300 Day to Day**	**Plan C**	**Plan C Day to Day**
Adult price €548	**Adult price** €1,259	**Adult price** €1,524	**Adult price** €1,791	**Adult price** €2,057

VHI HEALTHCARE:				
AdvancedCare Extra Day to Day	**Company Plan Plus Level 1.3**	**One Plus Plan**	**PMI 35 13**	**PublicPlus Care Day-to-Day**
Adult price €4,013	**Adult price** €1,835	**Adult price** €1,697	**Adult price** €1,931	**Adult price** €596

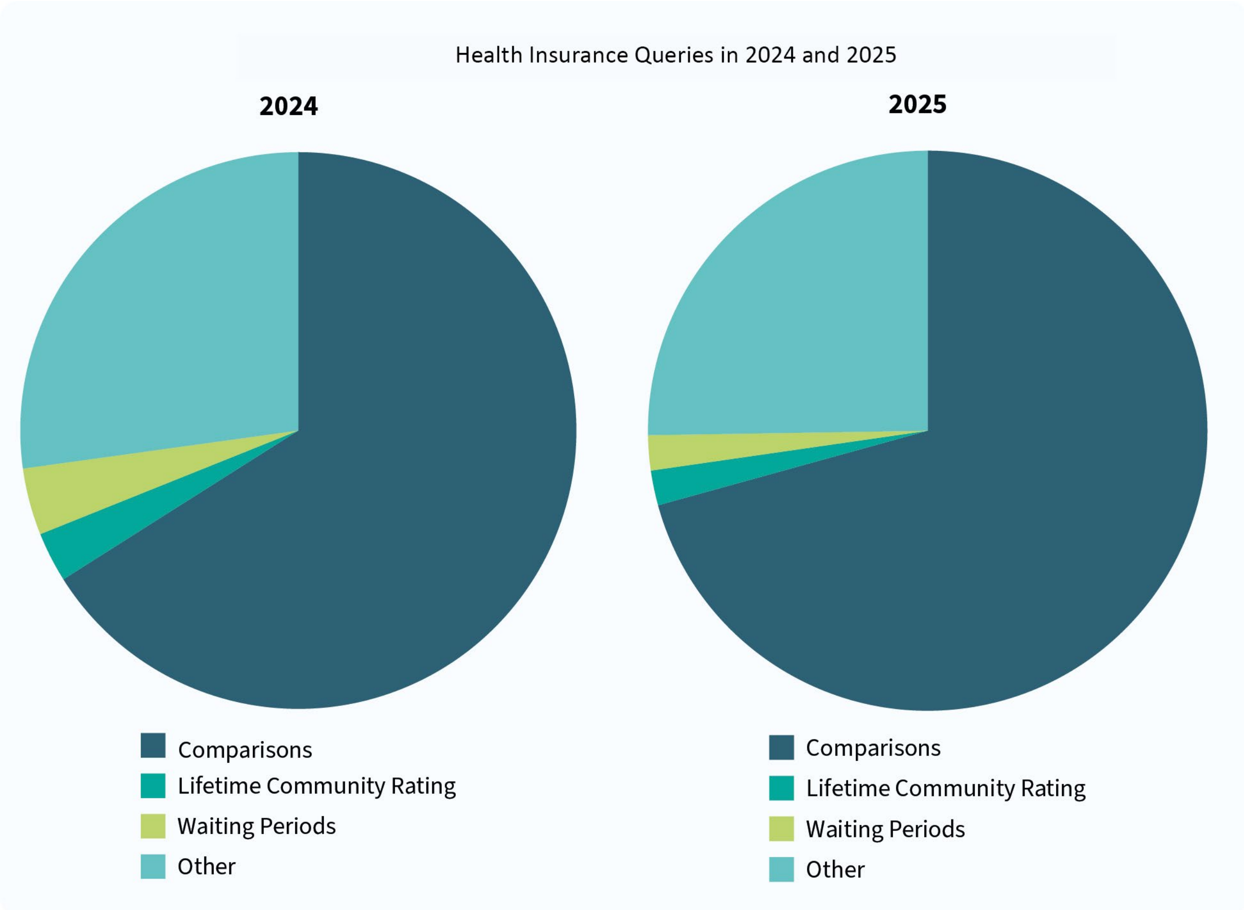
*These are adult prices as of 1st May 2026. These prices have been rounded to the nearest euro.

50%
of people on one of 34 plans

10.6%
average price increase of individual plans

SECTION B: QUERIES FROM CONSUMERS REGARDING THEIR HEALTH INSURANCE

The majority of queries received from the public in 2025 related to Comparisons (71%), where a consumer requests a comparison of their plan to other plans on the market. Our new Comparison Tool can help you compare all the plans on the market. It works best when you think about the benefits that are most important to you, rather than the benefits on your current plan. The graph below splits Comparisons into three subcategories and shows other types of queries:



Comparisons rank the highest in 2025 for those renewing their health insurance. More people contacted the HIA in 2025 when they received their renewal for health insurance than in 2024.

There was a reduction in the number of consumers contacting the HIA for Quarter 4 2025, compared to Quarter 4 2024. This could be due to the HIA's new comparison tool going live in Quarter 4 2025 and more people were using the comparison tool on hia.ie themselves and not needing to contact us directly.

Other popular queries include questions regarding Lifetime Community Rating and Waiting Periods.

TYPES OF QUERIES RECEIVED FROM THE PUBLIC IN 2025:

Comparison

I am currently on the same plan for 10 years. I am looking for a plan with similar benefits. I have no health concerns. My current plan is too expensive, and excess is too high so I never get money back on outpatient cover.

Using our new comparison tool (Health insurance comparison | The Health Insurance Authority) and getting more information, we provided suitable plans for them to consider.

Moving Abroad

My husband and I are moving abroad and have had health insurance in Ireland for 20+ years. If we don't renew our health insurance, move abroad, but for some reason we decide to move home to Ireland, will all our years with health insurance still count?

Questions about moving to Ireland, or moving home to Ireland, check out Moving to Ireland | The Health Insurance Authority

Lifetime Community Rating

I moved to Ireland for the first time in 2020 and my health insurance in Ireland started in 2023, meaning I did not have coverage here for three years. However, I had comprehensive health insurance in the country I was living at the time for many years before relocating to Ireland. As I was over 35 when I took out private health insurance for the first time, I now have a Lifetime Community Rating loading. I would like to explore the possibility of appealing it. I believe it is unfair to apply the loading for the six years when I was not residing in Ireland or eligible for Irish health insurance.

These and other LCR questions answered at Lifetime community rating (LCR) | The Health Insurance Authority.

Taking out health insurance for the first time

I am 26 years old and I am taking out health insurance for the first time and would like advice on what plan to choose.

Using our new comparison tool (Health insurance comparison | The Health Insurance Authority) and thinking about their medical needs and requirements, we provided suitable plans for them to consider.

Question about Cover

Can you explain what the 20% shortfall for orthopaedic in my policy is inclusive of? Is it 20% of the accommodation cost in hospital or is it for the entire bill (procedure and hospital accommodation)?

We directed them to their insurer to explain the cover under their specific plan.

Cancellation Query

I had insurance with my job from 1st August 2024 to December 2024 when I changed jobs. When I contacted my insurer 4 months later, I was told the cover was still running. I asked to take over the cover but was then presented with a bill from Dec 2024 to now. As my company didn't cancel the policy, is it their responsibility to cover this cost, do I need to backdate the policy?

We directed them back to their previous employer for clarification.

Waiting Periods

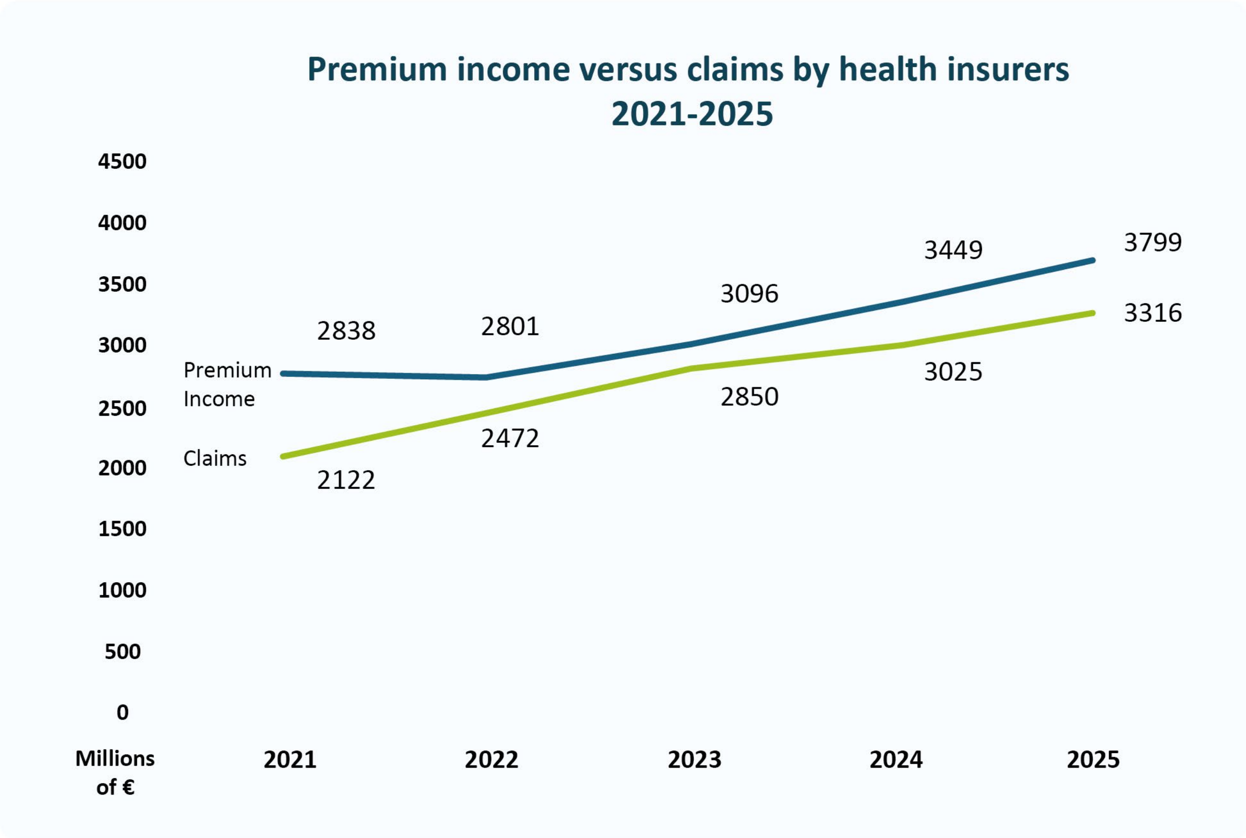
My wife became an Irish resident at the end of 2023. She recently applied for Irish health insurance. She previously had continuous health insurance in her home country, but there was no option to indicate non-Irish cover. The issue is that she is now being subjected to a 5-year waiting period for pre-existing conditions.

Waiting periods answers can be found on our website - Waiting periods | The Health Insurance Authority along with answers to your questions on moving to Ireland - Moving to Ireland | The Health Insurance Authority

For all of the queries above and queries in general, the HIA provides free impartial information, supporting consumers with their queries and providing legislative guidance around topics such as Waiting Periods and Lifetime Community Rating. Also providing a free, independent comparison tool on the HIA website to compare plans.

SECTION C: CLAIMS INFORMATION

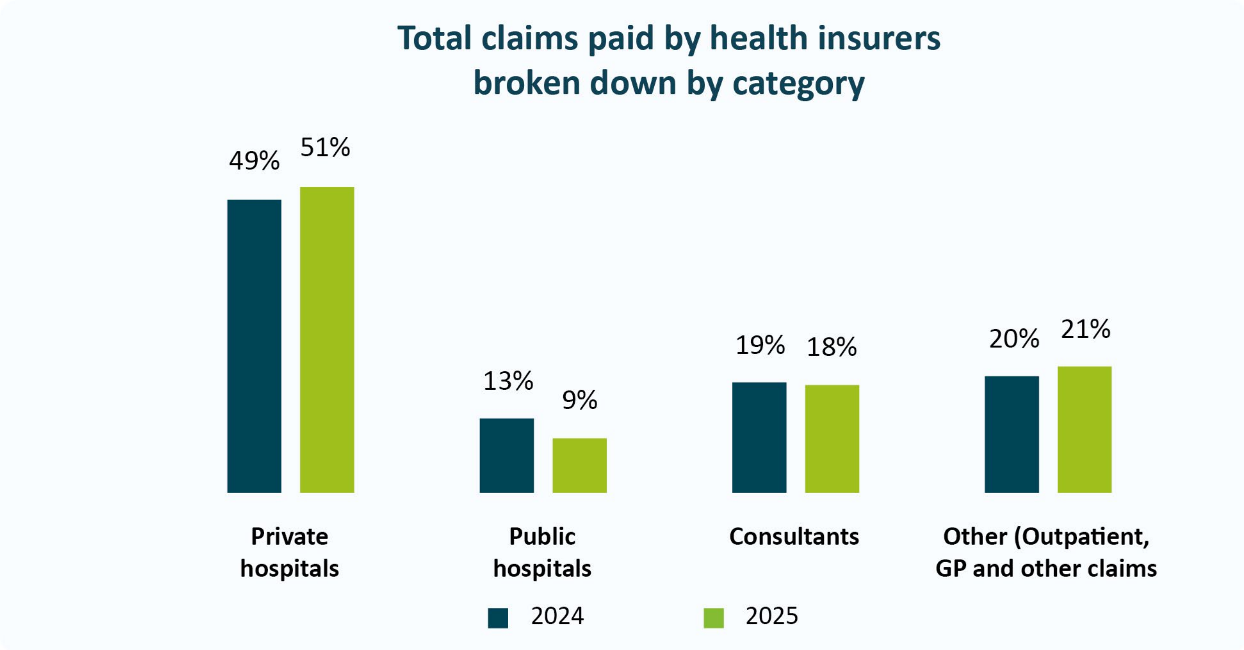
Total premium income and total claims paid for inpatient plans sold by open market health insurers from 2021 to 2025 are shown in the chart below:



Total premium income has increased over the previous 12 months and now stands at **€3.8 billion**. Total claims paid by open market insurers on inpatient plans in 2025 rose by 10% compared to 2024, which had an increase of 6%. These figures are include inpatient plans sold by open market insurers only (Irish Life Health, Laya Healthcare, Level Health and Vhi Healthcare).

When you receive private healthcare treatment that is covered by your insurance, your insurer pays the public hospital system, private hospitals, individual consultants, GPs and other providers of outpatient services. Payment for hospital treatment is usually paid directly by the insurer to the hospital and consultant, while consumers usually pay out of pocket for outpatient treatment then make a claim to the insurer for reimbursement, if applicable.

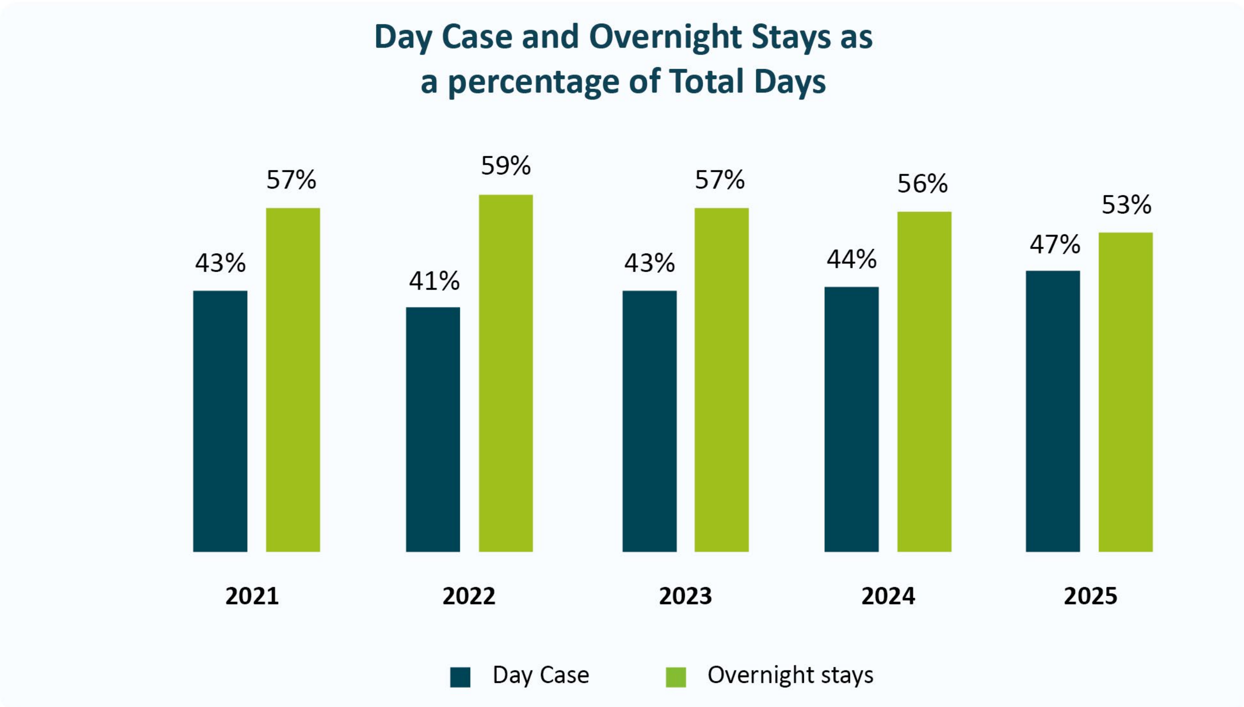
In 2025, claims for treatment in private hospitals were 51% of total claims (up slightly from 49% in 2024). Meanwhile claims for public hospitals have decreased to 9% in 2025 (from 13% in 2024). Claims for consultants reduced slightly to 18% (from 19% in 2024). Only claims on inpatient plans sold by open market insurers are included in this analysis.



As part of the introduction of Sláintecare, payments made to Public Hospitals are decreasing as less private care is taking place in public hospitals.

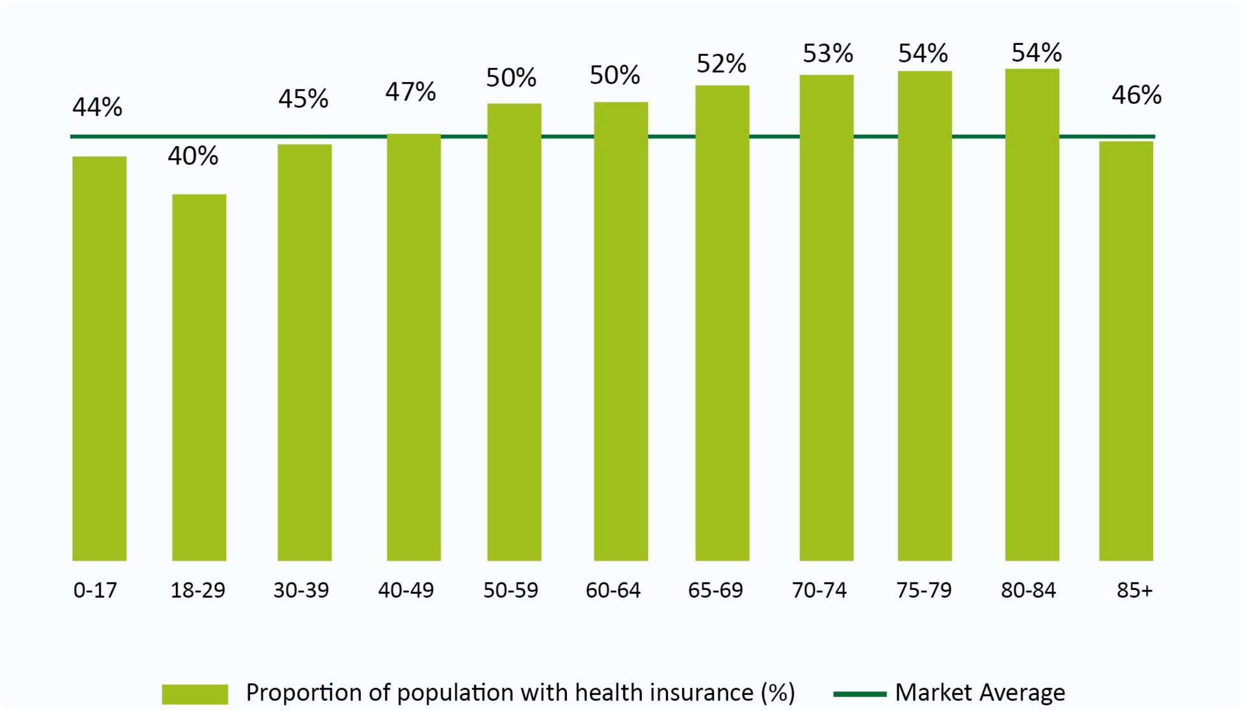
The “other” category that comprises of outpatient claims, GP, and other claims from outside the hospital setting has increased slightly to 21% (from 20% in 2024).

In 2025 claims were paid in respect of **1.66 million** days and nights spent in hospital. This includes days and nights spent in public and private hospitals and is stable compared to 2024. 47% of days spent in hospital refer to day cases, while the remaining 53% refer to overnight stays in hospital. The trend over the past few years shows an increase in day cases as the chart below shows:

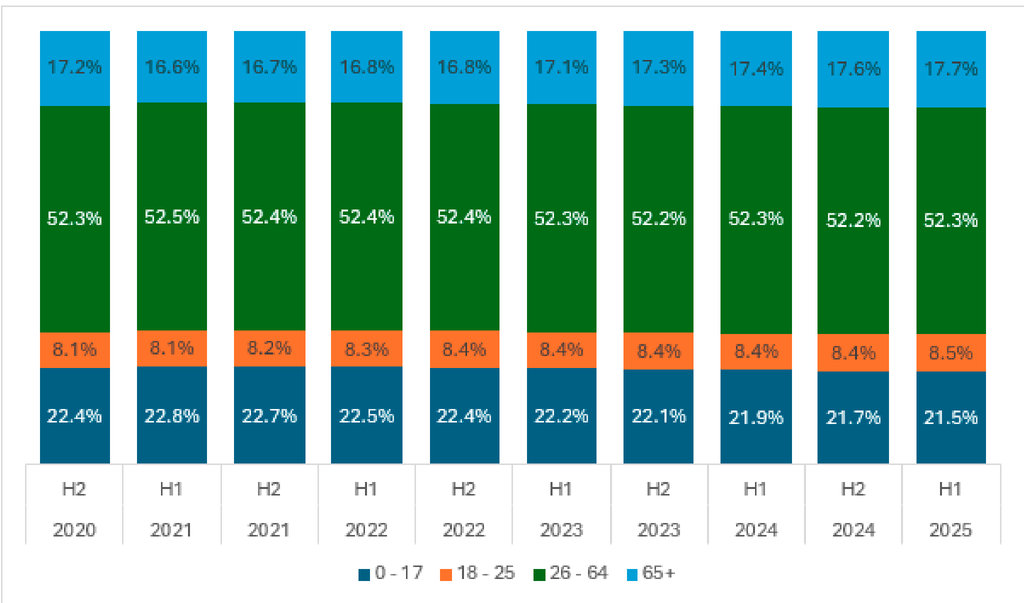


SECTION D: CONSUMER DEMOGRAPHICS

Using Central Statistics Office data on the number of people in Ireland by age group and using HIA data on the number of people insured yields the results below. We can see that those aged 18-29 years old have lower percentages insured compared to the average across all age groups (average is 46%). Meanwhile those aged 65-84 have higher percentages insured (greater than 50%).



On 1st July 2025, around half of the people with health insurance **(52%) were aged 26–64**, followed by the **0–17 age group (22%), 18%** in the **65+ age group** and **9%** in the **18–25 age group**. Similar results have been experienced for previous periods.



0-17 AGE GROUP

The five most purchased plans (in alphabetical order for 0-17 age group) at the beginning of 2026 are as follows:

5 MOST PURCHASED FOR 0-17 AGE GROUP AT THE BEGINNING OF 2026	
PLAN NAME	**INSURER**
BeneFit	- Irish Life Health
Inspire Plus	- Laya Healthcare
Nurture Plan ILH	- Irish Life Health
One Plan Family	- Vhi Healthcare
One Plus Plan	- Vhi Healthcare

The above plans tend to have cover in public hospitals, semi-private room cover in private hospitals with low day-to-day cover. All of these plans have access to insurers' minor injury clinics for urgent care.

The percentage of the insured population that are children has been declining slowly in the last few years. In 2025, the number of children insured continued this downward trend, and the average percentage stands at 21% down from 22.3% in 2021.

18-25 AGE GROUP

5 MOST PURCHASED PLANS FOR 18-25 AGE GROUP AT THE BEGINNING OF 2026	
PLAN NAME	**INSURER**
One Plan Family	- Vhi Healthcare
One Plus Plan	- Vhi Healthcare
Prosper	- Laya Healthcare
PublicPlus Care Day-to-Day	- Vhi Healthcare
Signify Plus	- Laya Healthcare

These plans tend to have cover in public hospitals, semi-private room hospital cover with low day-to-day cover. There are young adult discounts applied to most plans (legislation allows insurers to apply discounts for this age group) for 18-25 year old.

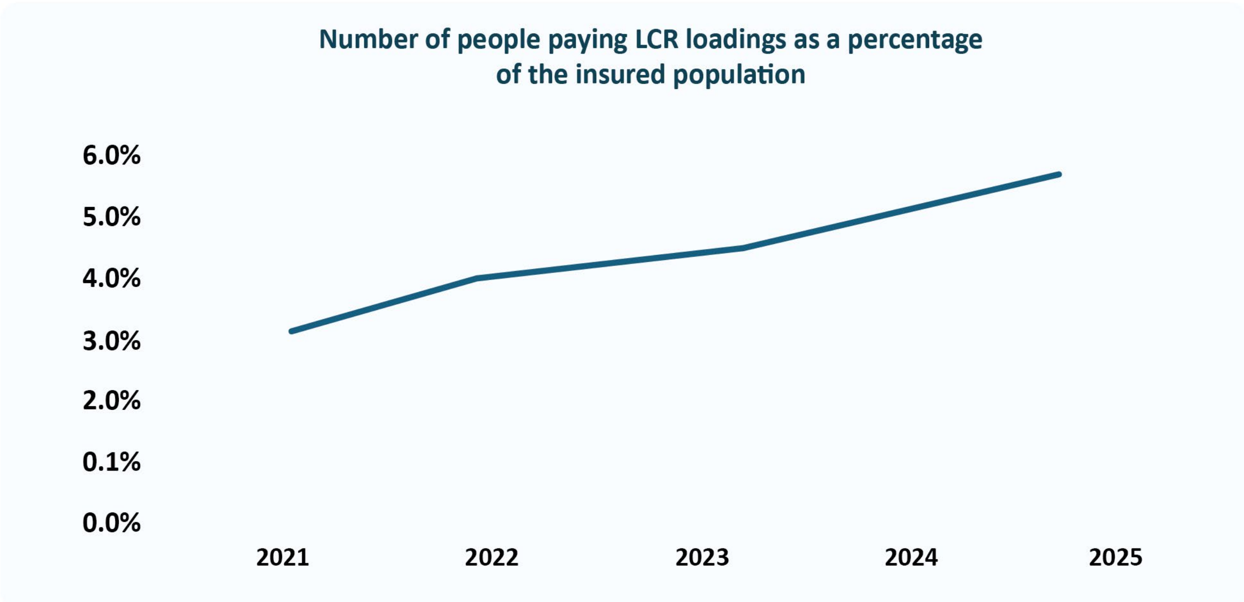
26-64 AGE GROUP

5 MOST PURCHASED FOR 26-64 AGE GROUP AT THE BEGINNING OF 2026	
PLAN NAME	**INSURER**
Company Plan Plus Level 1.3	- Vhi Healthcare
Inspire	- Laya Healthcare
Inspire Plus	- Laya Healthcare
PMI 35 13	- Vhi Healthcare
PublicPlus Care Day-to-Day	- Vhi Healthcare

The top 5 plans for 26-64 age group provide cover in public hospitals, semi-private room hospital cover but day-to-day and maternity cover is higher on these plans than for the younger cohort.

If you are aged 35 or above, you could be subject to Lifetime Community Rating (LCR) if you take out health insurance for the first time, or after a break in cover. The chart below shows the percentage of the insured population paying LCR loadings. Although this percentage is low, it continued to increase in 2025 to 5.7%, from 4.9% in 2024.

LIFETIME COMMUNITY RATING (LCR)



65+ AGE GROUP

5 MOST PURCHASED PLANS FOR 65+ AGE GROUP AT THE BEGINNING OF 2026	
PLAN NAME	**INSURER**
AdvancedCare Day to Day	- Vhi Healthcare
AdvancedCare Extra Day to Day	- Vhi Healthcare
AdvancedCare 50 Day-to-Day	- Vhi Healthcare
AdvancedCare 100	- Vhi Healthcare
Premium Care	- Vhi Healthcare

These plans all have full cover for orthopaedic and ophthalmic procedures. They also have private room cover across all plans (along with cover in public hospitals). While these plans are more expensive, they also have high cover across day-to-day benefits.

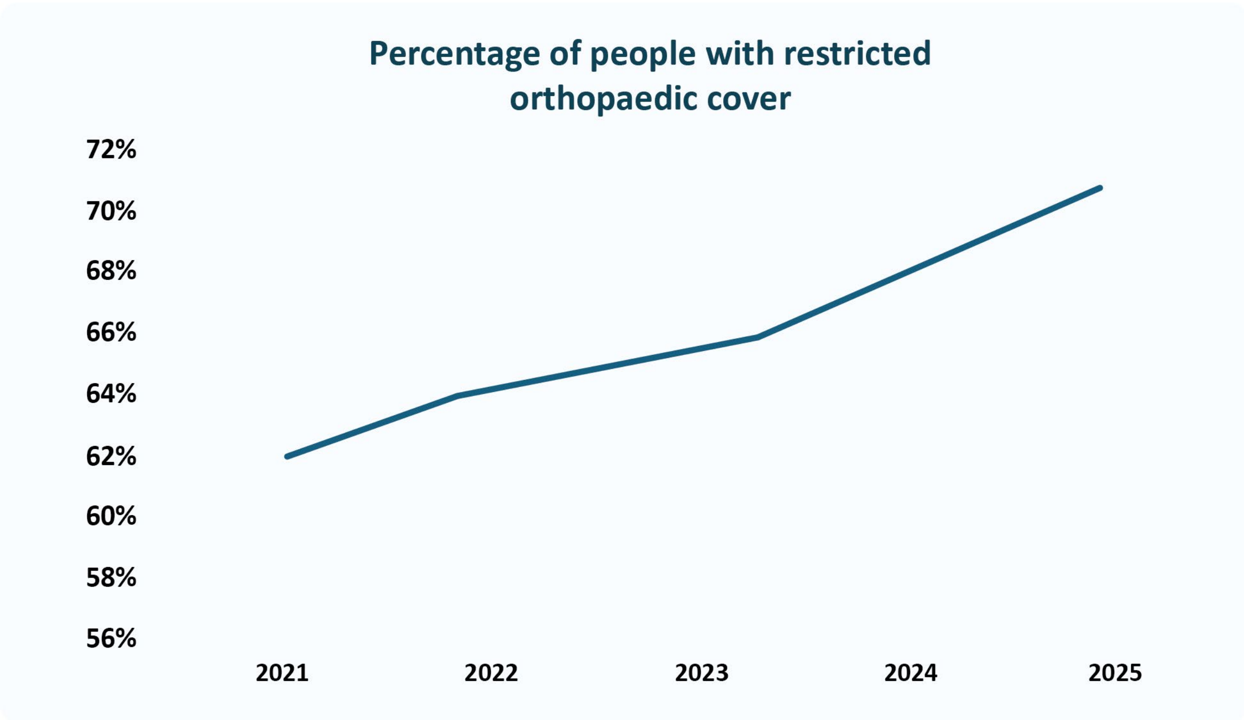
AVERAGE PREMIUM 65+

Comparing the Average Premium for under 65s and over 65s, over 65s are paying 45% more for their health insurance on the 1st January 2026. We can see from the 5 most purchased plans by age group in this section that many over 65s are on plans with more comprehensive cover, in particular for orthopaedic and eye (ophthalmic) procedures.

Plans with restricted orthopaedic cover have increased in popularity over the years, and this trend has continued.

In 2025, **71%** of people with health insurance have a plan with restricted orthopaedic cover, (based on the cover when the plan was first sold).

Restricted orthopaedic cover plans have lower levels of cover for procedures like joint replacements. This means the patient will have to pay part of the cost.



Breaking down the total percentage of people with restricted orthopaedic cover into age groups: Over 65s and Under 65s. 78% of Under 65s have these plans, whereas only 40% of Over 65s are on them. This is one of the main reasons why older people with health insurance are paying more than younger people- they have more comprehensive cover for these procedures.

An tÚdarás Árachas Sláinte
The Health Insurance Authority

The Health Insurance Authority
Beaux Lane House,
Mercer Street Lower, Dublin 2
T: (01) 406 0080
E: info@hia.ie
Website: www.hia.ie