

Dear Sir/Madam,

As someone who has been a member of a private health insurer since 1976, I believe that there is merit in some form of loading for applicants who defer joining a scheme without reasonable cause.

By that I mean that if there is the opportunity to join a scheme as the person is working, then there is little excuse in not applying a loading. If they join the workforce late on account of study, caring, child rearing etc then that person ought not be penalised to the same extent or perhaps not all.

Consideration would also have to be given to those who are made redundant, whose business fails, take up a period of caring or study or emigrate. Equally, those coming to live here from another country, refugees and other migrants, must be given some credit to encourage them to take up the insurance.

There should be a cut-off point, on a decreasing scale, over say a 7 to 10 year period, where the effects of loading are cancelled or largely reduced.

Credit should also be given to those who come from or are returning from abroad and were members of a foreign scheme to join an Irish scheme without penalty.

As part of this process, the regulator should force providers to be much clearer in the benefits and caveats of their policies to make meaningful comparisons much easier. Bringing clarity to health policies would be an additional bonus in encouraging all possible applicants to join up sooner rather later.

Yours sincerely,

Alan Richardson