

Competition in the Irish health insurance market
Announcement of public consultation process 2006

Following a request from the Tánaiste and Minister for Health and Children, Mary Harney, TD, the Competition Authority and the Health Insurance Authority intend to examine the private health insurance market in Ireland from a competition policy perspective.

The terms of reference of the project are:

- Examine market structure in relation to private health insurance, and identify relevant sub-markets, if they exist. These markets will be analysed from the perspective of restrictions on the degree of rivalry, barriers to entry and barriers to switching private health insurers.
- Identify and analyse industry practices, legislation and/or administrative practices in private health insurance in the State that limit the degree of rivalry in the marketplace to the detriment of consumers.
- Identify barriers to switching private health insurers, analyse their origin, and, where appropriate, make recommendations to have unnecessary barriers to switching removed.
- Identify duties that could be assigned to the Health Insurance Authority under existing legislative provisions and additional functions that might possibly be assigned to the Health Insurance Authority.
- Identify and analyse any implications for competition of existing primary and secondary legislation affecting private health insurance.
- On the basis of the analysis and conclusions of the joint report of the health insurance market –
 - Make recommendations for change to any enactment or administrative practice that is limiting competition in private health insurance in the State to the detriment of consumers.
 - Make any other recommendations deemed appropriate.

The two Authorities intend to report to the Tánaiste by the end of September 2006 with recommendations to encourage competition in the health insurance market and/or other strategies to improve the functioning of the health insurance market that would benefit consumers.

Submissions are now invited from interested parties and the general public. The consultation is being carried out publicly in the interests of fairness, consistency and transparency. If you intend making a submission, please indicate anything in your response that you consider to be a business secret, and why it is a business secret. Any submissions received may be published by the Authorities.

Where possible, submissions should be provided electronically to: info@hia.ie and info@tca.ie Hard copy submissions can be sent to either of:

The Competition Authority

Parnell House,

14 Parnell Square

Dublin 1

Health Insurance Authority

Canal House

Canal Road

Dublin 6

Submissions must be received by 10 April 2006.

Please mark all submissions "Competition in the health insurance market".