

CONSUMERS URGED TO GIVE THEIR HEALTH INSURANCE A HEALTH CHECK THIS DECEMBER

2 December 2020: The Health Insurance Authority (HIA) is encouraging consumers to review their health insurance policy before they renew. Over one million consumers are due to renew their health insurance in the coming months and could miss out on significant savings if they fail to review their policy.

Speaking on the benefits of reviewing your health insurance policy, **Mr Don Gallagher, Chief Executive of the HIA** said:

“Approximately 50% of health insurance policies will be up for renewal in the next three months. We are encouraging consumers to give themselves plenty of time to consider their options by giving their health insurance policy a health check now.

Start by reviewing your existing policy. Is it offering you the appropriate cover you need for your stage of life? Does it cover all the treatments you and your family need? Is there another plan with your existing provider or another health insurance provider that may suit you better?

*Health insurance policies can be hard to understand and knowing what you should look out for is often difficult to figure out. The HIA has simple, free tools available on our website including a useful **jargon buster** to help your understand the details of your policy and a comparison tool where you can compare plans to help make an informed decision on whether to renew your policy or switch.”*

The HIA provides free, independent, and trusted information for consumers to help them navigate the often-complex world of health insurance policies. Whether reviewing or considering purchasing a health insurance policy for the first time, the HIA has 5 simple steps for consumers:

1. **Set a budget** – Although the average cost of a plan is €1200 per annum, basic plans start from €500.
2. **Prioritise your needs** – Assess what you need and what you want covered by your plan.
3. **Consider an excess** – Excesses can range from €50 to €600 and increasing your excess will reduce your premium.
4. **Shop around** – comparing plans across providers can result in better benefits or a cheaper premium.
5. **Visit HIA.ie** – The HIA provides free, independent, and trusted information about private health insurance in Ireland.

Give your health insurance a health check – review before you renew and make sure you are getting the most appropriate cover for your needs.

Visit www.hia.ie to use the [jargon buster](#) if you are unsure of health insurance terminology in your policy. You can also compare plans on the [comparison tool](#) or call our consumer helpline on 1850 929 166 to find out about the health insurance options available to you.

ENDS

For more information or to arrange an interview with the HIA, contact:

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NOTES TO EDITOR

About the Health Insurance Authority (HIA)

The role of the HIA is to ensure consumers are aware of their rights and insurers know their responsibilities in relation to health insurance in Ireland. The HIA enables a functioning health insurance market for the benefit of consumers, providers and policy makers that underpins an accessible health service.

About this campaign

The Health Insurance Authority (HIA) is encouraging people to visit their website to compare health insurance plans and prices and to get free, independent and trusted information for consumers to help them navigate the often-complex world of health insurance policies. The Compurrr campaign encourages consumers to check their insurance policy, whether you are an existing policy holder or are considering purchasing health insurance for the first time.