



Market Figures

There were 2,059,000 people insured with inpatient health insurance plans at the end of June 2013. This represents a reduction in the number of insured people of 19,000 over the quarter and 64,000 over the previous 12 months. The market peaked at almost 2.3 million at the end of 2008.

In addition to those insured with inpatient plans, there were 101,000 insured with products solely providing outpatient benefits or health insurance cash plans.

Private health insurance in-patient plans	Total Insured 000's
Dec 2008	2,297
Dec 2009	2,260
Dec 2010	2,228
Dec 2011	2,163
Jun 2012	2,123
Sep 2012	2,109
Dec 2012	2,099
Mar 2013	2,078
Jun 2013	2,059

Based on CSO population estimates for April 2012, the percentage of the population with inpatient health insurance plans currently stands at 44.9% down from the 2008 peak of 50.9%.

Product Changes

New Plans

Aviva Health

Aviva Health launched 8 plans on 28 June 2013 under their Focus Scheme, which provide cover in a restricted list of public and private hospitals. Plan prices range from €525 per adult for public hospital cover to €1,170 per adult for cover up to the level of a private room in a private hospital.

VHI Healthcare

Vhi Healthcare launched PMI 35 13 (€1,060 per adult) on 1 August 2013 and HealthPlus Select (€1,405 per adult) on 15 August 2013. Both plans offer cover up to the level of a semi-private room in a private hospital, but HealthPlus Select covers a restricted list of public and private hospitals. Vhi Healthcare also launched One Plan Family (€965 per adult) and One Plan 150 (€865 per adult) on 22 August 2013. Both plans offer cover up to the level of a semi-private room in a private hospital.

Laya Healthcare

Laya Healthcare launched Health Sense Connect (€920 per adult) and Simply Health Connect (€960 per adult) on 1 August 2013 and ConnectCare (€990 per adult) on 9 August 2013. They will launch 2 further plans on 1 September 2013; Essential Value (€775 per adult) and Essential Value 500 (€665 per adult). Essential Value will offer cover for a restricted list of public and private hospitals.



Market News

The following table shows how market shares varied with age at the end of 2012. The table below refers to open membership insurers only and excludes the restricted membership undertakings. The market shares attributed to Laya Healthcare are the sum of the market shares of Quinn Insurance Ltd (Under administration) and Elips Insurance Ltd (trading as Laya Healthcare).

Age Group	Aviva Health %	GloHealth %	Laya Healthcare %	VHI Healthcare %
0-49	19%	1%	25%	55%
50-59	19%	0%	21%	59%
60-69	15%	0%	20%	65%
70-79	9%	0%	12%	78%
80+	6%	0%	6%	89%
Total	18%	1%	23%	59%
Total including Restricted Membership Undertakings	17%	1%	22%	56%

The total claims paid by Irish private health insurers in 2012 were €1,966m. The breakdown by insurer was as follows:

Insurer	%
Aviva Health	13%
GloHealth	0%
Laya Healthcare	14%
Restricted membership undertakings	6%
Vhi Healthcare	67%
Total	100%

HIA launches Google+ page

The Health Insurance Authority has now launched a Google+ page to complement our Facebook and Twitter pages. Keep up to date with all our news via your favourite social media forum!

GloHealth

GloHealth launched Better Plan Excess Cash on 1 August (€999 per adult), which provides cover up to the level of a semi-private room in a private hospital.

Special Offers

VHI Healthcare

Vhi Healthcare is offering half price cover for children on 4 plans from 22 August to 22 October inclusive. These are One Plan Family (new plan, €131 per child 1-3), Parents and Kids Excess (€131.38 per child 1-3), Teachers Plan Select (€136.87 per child 1-3) and Nurses Plan Select (€136.87 per child 1-3).

Laya Healthcare

Laya Healthcare is offering 50% off children's premiums on FamilyCare (€212.97 per child 1-2) from 1 August 2013.

GloHealth

GloHealth's Better, Best, Ultra and Ultimate plans do not charge for children aged less than 3.

Aviva Health

Aviva Health will reduce the price of Health Plan 02 (€1,402.20 per adult) by 10.6% and Health Plan 08 (€1,141.10 per adult) by 9.2% on 1 September 2013.

HSF

HSF Health Plan will waive its new condition waiting periods on its health insurance cash plans for new customers to the health insurance market from 1 September 2013 to 30 November 2013 inclusive. This does not include waiting periods for maternity related benefits.