



The Health Insurance Authority (HIA) is a statutory regulator of the private health insurance market in Ireland.

Market Figures

There were 2,174,000 people insured with inpatient health insurance plans at the end of September 2011. This represents a reduction in the number of insured people of 12,000 over the quarter and 53,000 over the year. The number of people insured has been in decline since it peaked at almost 2.3 million at the end of 2008.

In addition to those insured with inpatient plans, there were 106,000 insured with products solely providing outpatient benefits or health insurance cash plans.

| <i>Private health insurance in-patient plans</i> | <i>Total Insured 000's</i> |
|--|----------------------------|
| <i>Dec 2008</i> | 2,297 |
| <i>Dec 2009</i> | 2,260 |
| <i>Sep 2010</i> | 2,227 |
| <i>Dec 2010</i> | 2,229 |
| <i>Mar 2011</i> | 2,215 |
| <i>Jun 2011</i> | 2,186 |
| <i>Sep 2011</i> | 2,174 |

Using preliminary census results, the percentage of the population with inpatient health insurance plans currently stands at 47.5%.

Market Changes

Aviva Health

Aviva Health will temporarily reduce the prices of Business Plan Select Plus and Business Plan Hospital Plus for the month of December. Adult premiums of Business Plan Select Plus will be reduced from €910.70 to €811.40, while adult premiums for Business Plan Hospital Plus will be reduced from €765.10 to €757.70. Student and child premiums will also be reduced.

Aviva released 2 new plans on 22 November 2011. Health Value Plan is €748.40 per adult and Health Starter is €531.80 per adult.

Quinn Healthcare

Quinn Healthcare reduced the adult premiums on Health Sense Excess from €762 to €745 on 1 December 2011.

Quinn Healthcare launched three new plans on 1 December 2011; HealthWise Plus No Excess (€755 per adult), SimplyHealth Starter (€724 per adult) and Simply Health Excess (€770 per adult).

Quinn Healthcare added a GP helpline benefit to Company Care Plus on 1 November 2011. This benefit will be available to all customers from this date.

Vhi Healthcare

Vhi Healthcare reduced the cost of PMI 05 11 on 1 December 2011. The premium decreased from €1125 per adult to €1072.22 per adult. Child and student prices also decreased.

Company Plan Extra Level 3 increased from €1020 per adult to €1146 per adult on 1 December. Child and student prices also increased.

Vhi Healthcare reduced the premium of PMI 01 11 on 1 December from €930 per adult to €848.62 per adult. Child and student prices were also reduced.



Health Insurance (Miscellaneous Provisions) Bill 2011

In order to support community rating, the Health Insurance (Miscellaneous Provisions) Act introduced interim measures of age related tax credits funded by a community rating levy to apply for policies commencing between 1 January 2009 until 31 December 2011. These measures provide that health insurers receive higher premiums in respect of insuring older people, but that older people receive tax credits equal to the amount of the additional premium so that all people continue to pay the same amount for a given health insurance product. In this way community rating is maintained but insurers receive higher premiums in respect of older people, partly compensating for the higher level of claims.

The Minister for Health published the Health Insurance (Miscellaneous Provisions) Bill 2011 on 18th November 2011. The main objective of the Bill is to extend the system of age related tax credits funded by a community rating levy for a further 12 months.

HIA.ie receives a special commendation at the 2011 IDEA Awards

We are delighted to announce that HIA.ie received a special commendation at the 2011 Irish Design Effectiveness Awards (IDEA) in the website design category. Hosted by DBI (Design Business Ireland), the awards took place at the Gibson Hotel, Dublin on Friday, December 2nd.

The IDEA awards was established in 1994 to reward the client community for their commitment to design. IDEA provides a platform from which design solutions are measured for their economic effectiveness and perceptible influence. Its central philosophy of rewarding design projects of proven effectiveness, continues to raise an understanding of design as a key communications expression and encourages the client community to exploit the power of strategically led design.

Market Changes *continued*

The inpatient excess increased from €75 per claim to €125 per claim and the outpatient excess increased from €1 per year to €25 per year.

The premium of PMI 02 11 was also reduced from €1025 per adult to €1021.63 from 1 December. Student prices were reduced whilst child prices increased. The inpatient excess increased from €75 per claim to €125 per claim and the outpatient excess increased from €1 per year to €25 per year. Inpatient psychiatric benefit increased from 100 days per year to 180 days per year and outpatient benefits increased significantly.

Vhi Healthcare also released 4 new plans on 1 December 2011; PMI 21 11 (€869.40 per adult), PMI 22 11 (€1007.63 per adult), PMI 23 11 (€1100.50 per adult) and PMI 24 11 (€826.66 per adult).

Vhi increased the cost of 42 plans by an average of 1.9% on 22 November 2011. The plans include HealthPlus plans, Parents and Kids plans, the Lifestages plans (apart from One plan and One+ plan) and the Company Plans.

Vhi are decreasing the cost of One Plan and One Plus Plan from 3 November to 15 December inclusive. The adult price of One Plan decreased from €816.50 to €734.50; child and student prices were also reduced. The adult price of One Plus Plan decreased from €828 to €745; child and student prices were also reduced. These prices will apply to all new and renewing customers on these dates.

Vhi Healthcare increased the cost of PMI 06 11 plan on 17 October 2011. The price per adult increased from €711.11 to €1,279. Child and student prices were also increased. Vhi reduced the benefit paid for specified hip, knee and shoulder joint replacement procedures and specified ophthalmic procedures in private hospitals, from 100% of the cost to 80% of the cost.