



Market Figures

There were 2,123,000 people insured with inpatient health insurance plans at the end of June 2012. This represents a reduction in the number of insured people of 16,000 over the quarter and 61,000 over the last 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 103,000 insured with products solely providing outpatient benefits or health insurance cash plans.

Number with private health insurance in-patient cover	Total Insured 000's
Dec 2008	2,297
Dec 2009	2,260
Dec 2010	2,228
Jun 2011	2,184
Sep 2011	2,172
Dec 2011	2,163
Mar 2012	2,139
June 2012	2,123

Based on 2011 census results, the percentage of the population with inpatient health insurance plans currently stands at 46.3%.

Recent Developments

Aviva Health

With effect from 17 June 2012, Aviva Health provide student rates up to age 21 across all plans, where previously student rates were provided up to age 23.

Aviva Health continue to cover new-borns free of charge up to their first renewal date, however new-borns will no longer be covered free of charge to their first renewal after their first birthday.

Also with effect from 17 June 2012 Aviva Health have standardised the out-patient excess on all plans to €200 per member, excluding members on Level 2 Hospital, Level 2 Hospital with day-to-day, Level 2 Hospital Nurses and Teachers and Level 2 Hospital Nurses and Teachers with day-to-day and Level 2 Complete Health.

The benefit provided for public hospital inpatient care, is reduced from private room cover to semi-private room cover on 18 plans. These plans also see reductions in the amounts provided for private hospital and hi-tech hospital day case procedures and for hi-tech listed cardiac procedures.

Aviva Health no longer allows mid-term cancellations without penalty, from 1 August 2012. Where a policyholder cancels their policy prior to the end of the policy year, or does not pay their premium in accordance with the terms of the policy for the full duration of the policy year, Aviva Health charge a mid-term cancellation fee. The mid-term cancellation fee consists of the health insurance levy calculated on a pro-rata basis for each adult, student and child on the policy for the remainder of the policy term, together with an administration fee of €25 per policy.



Market News

Market Shares

The following table shows how market shares have changed over the last four years.

December	Aviva Health	Quinn Healthcare	Vhi Healthcare	Restricted Membership Undertakings
2008	7.7%	21.6%	66.8%	3.9%
2009	10.4%	22.8%	62.9%	3.9%
2010	13.7%	20.8%	61.6%	3.9%
2011	17.7%	20.9%	57.3%	4.0%

The following table shows how market shares varied with age at the end of 2011.

The table below refers to open membership insurers only and excludes the restricted membership undertakings.

Age Group	Aviva Health	Quinn Healthcare	Vhi Healthcare
0-49	20%	24%	56%
50-59	19%	20%	60%
60-69	15%	18%	67%
70-79	9%	11%	80%
80+	5%	5%	90%
Total	18%	22%	60%

Website

The Authority had over 388,000 visitors to the website in 2011 and the site has already exceeded 270,000 visitors this year. The health insurance comparison tool, which compares all plans on the market, continues to be the most popular part of our website and many consumers have successfully used our tool to save money on their health insurance plan. Consumers can also avail of our Consumer Information section to learn more about waiting periods, cancelling, switching, claims and excesses.

GloHealth

On 1 July 2012, Great Lakes Reinsurance (UK) Plc (using the brand GloHealth), was added to the Register of Health Insurance Undertakings operating in Ireland. Details of the GloHealth products can be viewed on the Authority's comparison facility.

Laya Healthcare

Laya healthcare amended its cancellation rules from 18 June 2012. From this date, for all new and renewing customers, mid-term cancellations do not receive any premium refund and the balance of the year's premium will be due. For policies that commenced or renewed prior to 18 June 2012, a proportion of the year's premium will be refunded on mid-term cancellation, if there have been no inpatient or day-patient claims.

Laya healthcare will add a new benefit to all plans on 5 June 2012. The 'HeartBeat' service will include; a personal & family history questionnaire, Body Mass Index, blood pressure recording, physical examination and a 12 lead electrocardiogram.

Laya healthcare is increasing premiums on Health Smart and Health Smart Family on 2 September 2012. Health Smart will increase from €861.11 per adult to €1,033.33 per adult. Child and student prices will increase from €216.67 to €260 per child/student. Health Smart Family prices will increase from €1,083.33 per adult to €1,300 per adult. Child and student prices will increase from €333.33 to €400 per child/student.

Vhi Healthcare

Vhi Healthcare has reduced child premiums on One Plan Choice from 1 August to 22 September 2012 inclusive. Child premiums will be reduced from €228 to €114 per child (1-3).

Half price child premiums (€125 per child 1-3) will also be offered on Nurses Plan Select and Teachers Plan Select from 22 August to 22 September 2012 inclusive.