



Market Figures

There were 2,031,000 people insured with inpatient health insurance plans at the end of March 2015. This represents an increase in the number of insured people of 6,000 over the quarter – and an increase of 3,000 over the past 12 months to end March 2015. The numbers insured increased by 74,000 in the month of April 2015, due to the Lifetime Community Rating deadline at end April 2015. The market peaked at almost 2.3 million at the end of 2008.

In addition to those insured with inpatient plans, there were 100,000 insured with products solely providing outpatient benefits or health insurance cash plans.

In-patient health insurance plans	Total Insured 000's
Dec 2008	2,297
Dec 2009	2,260
Dec 2010	2,228
Dec 2011	2,163
Dec 2012	2,099
Dec 2013	2,049
Mar 2014	2,028
Jun 2014	2,017
Sep 2014	2,018
Dec 2014	2,025
Mar 2015	2,031
Apr 2015	2,105

Based on CSO population estimates for April 2014, the percentage of the population with inpatient health insurance plans stands at 45.7% at end April 2015 compared to the 2008 peak of 50.9%.

Market News

GloHealth

GloHealth launched Base Lite plan on 26 April 2015 (€394 per adult). The plan covers a multi occupancy room and day case cover in selected public hospitals. The plan operates on a pay and claim basis. The consumer pays the hospital bill and then claims the costs back from GloHealth.

Aviva Health

Aviva removed the discretionary group discount on the Aviva Select Plus plan on 8 May 2015. This increased the adult price to €472 from €425. The plan will be increased in price on 1 July 2015 (adult price €519).

Laya Healthcare

Laya launched the Assure First plan on 13 April 2015 (adult price €395). The plan provides cover for a multi occupancy room in a public hospital and in-patient consultant costs subject to an excess of €100. The product is being withdrawn from 1 July 2015. Laya also announced changes in the premiums of 4 plans on 1 July 2015 ranging from a reduction in the adult premium of 3% (to €1,202.50) on Simply Health Choice to an increase of 16% (to €499) on Assure Vitality.

Aviva Health

Aviva are increasing the prices of its plans on 1 July 2015 by an average of 5.5% gross. The adult prices change on the products range from a reduction of 5.8% (to €1,242.80) for Health Plan 16.1 to an increase of 18.7% (to €954.60) for Aviva Select Plus.



Market News

Premiums paid

The total health insurance premiums paid in 2014, gross of tax relief, amounted to €2,449m, an increase of 2% from 2013. The average premium paid per insured person in 2014 was €1,200 compared to €1,150 in 2013.

Consumer Information

The Authority assists consumers by answering queries regarding health insurance and by assisting them in resolving disputes with insurers. In 2014 the volume of queries and complaints received by the Authority increased by 35% to almost 8,000 contacts. The level of queries increased significantly in March/April 2015 due to the forthcoming Lifetime Community Rating deadline. Topics that were most frequently raised with the Authority were:

- Requests for comparisons between health insurance products;
- Cancellation policies of insurers;
- Rights in relation to switching insurers;
- General queries regarding health insurance products and waiting periods;
- The cost of private health insurance;
- Service standards of insurers; and
- Requests for the Authority's information publications.
- Impact of Lifetime Community Rating

Claims included in Returns to Authority

The total claims paid in 2014 by the four open market insurers providing inpatient health insurance was €1,810m. This compares to claim payments of €1,784m in 2013 - an increase of 1%.

The chart opposite illustrates how the claims paid by insurers in 2014 increase with the age of the insured person.

The source of the data in the chart is the information returns submitted to the Authority by insurers, which include approximately 93% of total claims paid in 2014.

Aviva Health

Laya launched two new plans on 1 June 2015 called Simply Connect (adult price €999) and Simply Connect Plus (adult price €1,099). The plans provide cover for a private room in a public hospital and a semi private room in a private hospital. There is an excess of €50 for day case stays in a private hospital and €150 excess for the first two in patient stays in a private hospital for the Simply Connect plan (and an excess of €150 for the first in-patient stay for Simply Connect Plus).

Vhi Healthcare and Laya Healthcare

Vhi Healthcare and Laya Healthcare are ending their discounted/free premiums for children on various plans with effect from 1 July 2015.

GloHealth

GloHealth will release a new product called Best Ultimate Active (€1,621 per adult) on 1 July 2015. The plan will cover a private room in public hospitals and a private room in private hospitals (subject to an excess of €100 for a private room in a private hospital) and a €2,000 excess for certain orthopaedic procedures in private hospitals. The plan pays 75% of the cost of a GP visit and 50% of other costs such as physiotherapy.

GloHealth are increasing the prices of their Net One, Net One Extra Privacy and Best Plan Ultimate Cash II plans on 1 July 2015 by amounts ranging from 3% to 8%.

Claims included in Returns per Insured Person in 2014

