



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

Market Figures

There was an increase of 2,000 in the number of people insured with an inpatient health insurance policy in the fourth quarter of 2010. The numbers insured under inpatient plans had been falling gradually each quarter since the beginning of 2009. Overall the fall in the number of insured persons in 2010 was 31,000. There was a fall of 37,000 in 2009.

In addition to those insured with hospital inpatient plans, there were 109,000 people insured with products providing solely outpatient benefits or health insurance cash plans.

Private health insurance in-patient plans	Total Insured 000's	% Population
Dec 2009	2,260	50.6%
Mar 2010	2,243	50.2%
Jun 2010	2,233	50.0%
Sept 2010	2,227	49.8%
Dec 2010	2,229	49.8%

Total premiums paid in 2010 amounted to €1.95bn, an increase of 5% from 2009. The average premium paid per insured person in 2010 was €873, an increase of 7.5% from 2009.

Consultation Papers

During 2010, the Authority conducted consultations in relation to Risk Equalisation and Minimum Benefit rules. The submissions received from stakeholders and interested parties are published on the Authority's website. In December 2010, the Authority submitted its reports on Minimum Benefits and Risk Equalisation in the Irish Private Health Insurance Market to the Minister for Health and Children.

Recent Product Developments

Price Increases

Aviva Health increased the prices on five of its plans on 1 November 2010 by 5.8%. On 24 December 2010 Aviva increased premiums for their Level 2 Everyday Plan and Level 2 Postbank Daily plans by 10%. Aviva Health increased the prices of all of its individual and family plans by 14% from 1 March 2011.

On 1 January 2011, Quinn Healthcare increased the cost of its individual and family plans by varying amounts (0% to 24%) depending on the plan. Quinn Healthcare increased the prices on its corporate plans from 1 February by 3%-15%. Quinn Healthcare has announced that it will be applying further increases to its premiums from 1 April.

Vhi Healthcare, on 1 February 2011, increased the cost of most of its individual and family plans by 10%-45%. On 9th February 2011, Vhi increased prices on their company plans by 10%-25%.

Vhi Benefit Reductions 01.02.2011

In February Vhi reduced benefits on many of its health insurance plans by reducing cover for certain orthopaedic and ophthalmic procedures from 100% to 80% in private hospitals.

Vhi Release PMI 08 11 Plan and PMI 06 11 Plan

Vhi released a new plan called PMI 08 11 on 28 January 2011, which had its price increased to €769.89 on 4 March 2011. This plan provides full cover for a private room in a public hospital and cover for a semi-private room in a private hospital with a €150 excess per private hospital claim. There is a €3,200 maternity accommodation grant and €250 towards pre/post natal claims. There are significant day to day benefits which typically allow you to claim back €25 x 7 times per visit towards out-patient visits such as GP and physiotherapy.



eGovernment Awards

The Authority is pleased to announce that our website has been nominated for an eGovernment award. The eGovernment awards are the recognised benchmark for excellence in Irish eGovernment services and standards. The Awards raise awareness and recognise the innovators, developers, forward thinkers and experts who are pioneering the changes happening in how the Irish State delivers services to its citizens. The winners will be announced on Wednesday, 23 March 2011 in Dublin Castle.

Our website has proven to be a great success with health insurance consumers and in January alone the site received over 110,000 visitors.

Age Related Tax Credits and Community Rating Stamp Duty

In October 2010, the Authority submitted its Report to the Minister for Health and Children on the level of Age Related Tax Credits and Community Rating Stamp Duty for 2011. After considering the Authority's Report, the Government amended the levels of Age Related Tax Credits and Stamp Duty as set out in the following table:

Tax Credits (Age Range)	2011
60-69	€625
70-79	€1,275
80+	€1,725

Stamp Duty	2011
Adult	€205
Child	€66

The Age Related Tax Credits support Community Rating by meeting part of the higher claims costs incurred by older people. These credits are funded through the Community Rating Stamp Duty, which is paid by all insurers.

Vhi released PMI 06 11 (€711.11) on 22 February 2011. This plan provides full cover for a private room in a public hospital and a semi-private room in a private hospital with a €75 excess. There is a maternity accommodation grant of €3,200 along with €350 towards pre/post natal claims. There are significant day to day benefits which typically allow you to claim back €25 x 7 times per visit towards out-patient visits such as alternative practitioners and physiotherapy and €25 x 12 for GP visits.

The reduction in orthopaedic and ophthalmic procedures referred to above does not apply to these plans.

Aviva release Business Plan Hospital Plus 31.12.2010

AVIVA released Business Plan Hospital Plus on 31 December 2010. This plan gives cover for a private room in a public hospital and a semi-private room in a private hospital with a €125 excess per private hospital claim. There is a maternity accommodation grant of €3,450. Out-patient benefits carry a €150 individual excess or a €250 family excess. There is also an employee assistance program.

Aviva release Business Plan Quinn Healthcare launch Essential Care and Essential Choice 22.01.2011

Quinn Healthcare launched 2 new plans on 22 January 2011; Essential Care (€620) and Essential Choice (€495).

Essential Care provides cover for a semi-private room in a public hospital. There is a €3,000 maternity grant towards hospital accommodation. There are significant day to day benefits, which typically allow you to claim back 25% of fees up to 8 times per year towards out-patient visits such as GP and physiotherapy.

Essential Choice also provides cover for a semi-private room in a public hospital. There is a maternity benefit of €400 towards hospital accommodation costs and limited out-patient benefits with an individual out-patient excess of €150.