



Market Figures

There were 2,126,000 people insured with inpatient health insurance plans at the end of March 2016. This represents an increase in the number of insured people of 95,000 over the past 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.

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
Dec 2014	2,025
Mar 2015	2,031
June 2015	2,119
Sept 2015	2,118
Dec 2015	2,122
Mar 2016	2,126

Based on CSO population estimates, the percentage of the population with inpatient health insurance plans stands at 45.9% at end March 2016 compared to the 2008 peak of 50.9%.

Market News

New Plans

Laya Healthcare

On 1 March 2016 Laya Healthcare launched 10 new plans in the Advantage and Flex ranges as well as Assure Protect. These included Advantage 125 Explore, Advantage 125 Plus, Advantage 125 Choice, Flex 125 Explore, Flex 125 Plus, Flex 125 Choice and Flex 175 Explore.

Withdrawn Plans

Vhi Healthcare

Vhi Healthcare withdrew 8 plans from the market on 1 May 2016. These were HealthPlus Excess 250, Health Extra, Health Choice, Health Premium, Health Platinum, PMI 03 11, PMI 07 11 and PMI 14 11. Customers were offered an alternative product on renewal.

Price Changes

Vhi Healthcare

Vhi changed the premiums on 50 plans by an average of -1% to +7% on adult premiums on 1 May 2016.

Laya Healthcare

Laya Healthcare increased premiums on Essential Connect Family plan and ended their special offer on children's premiums on 7 of their plans on 1 May 2016.

GloHealth

GloHealth increased their adult premiums on 37 plans by an average of 8% on 1 May 2016.

Aviva Health

Aviva Health increased the premiums for children on 9 of their plans on 1 May 2016.

Market News

Benefit changes

On 30 April 2016 Aviva Health reduced the day case excess in all private hospitals from €150 to €75 on Aviva Select More, Aviva Select More with Day 2 Day pack, Aviva Select More with Emergency Access pack, and Aviva Select More with Day 2 Day & Emergency packs. The orthopaedic co-payment for day case procedures was also removed on this date.

A review of private health insurance in Ireland

The Health Insurance Authority published the results of consumer research into private health insurance in Ireland. The report presents the findings of a nationally representative sample of 1,832 face-to-face interviews conducted in late 2015 on behalf of the HIA by Millward Brown. The HIA has conducted consumer research on the private health insurance market biannually since 2002. Questions were asked of policy and non-policy holders on a wide range of topics pertaining to private health insurance, the results of which can be found on our website at bit.ly/2016_Consumer_Survey

Consumer Information

The Authority assists consumers by answering queries regarding health insurance and by assisting them in resolving disputes with insurers. In 2015 the volume of queries and complaints received by the Authority decreased by 11% to 7,083 contacts (2014: 8000). The level of queries in January 2015 was significantly lower than in January 2014, with 972 calls logged in January 2015 in comparison to 2182 calls being logged in January 2014 due to significant price increases. January 2016 had 786 calls.

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.

Irish Life acquire Aviva Health and GloHealth

Irish Life, on March 9th, announced agreements to acquire Aviva Health and to take full ownership of GloHealth, with plans to merge the two companies.

Premiums paid

The total health insurance premiums paid in 2015, gross of tax relief, amounted to €2,462m, an increase of 0.5% from 2014. The average premium paid per insured person in 2015 was €1,173 compared to €1,200 in 2014; a reduction of 2.2%.

Claims included in Returns to Authority

The total claims paid in 2015 by the four open market insurers providing inpatient health insurance was €1,979m. This compares to claim payments of €1,810m in 2014 – an increase of 9%.

The following chart illustrates how the claims paid by insurers in 2015 increases 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 2015.

Claims included in Returns per Insured Person in 2015

