



Market Figures

There were 2,031,000 people insured with inpatient health insurance plans at the end of March 2014. This represents a decrease in the number of insured people of 21,000 over the quarter – and 47,000 over the year. The market peaked at almost 2.3 million at the end of 2008.

In addition to those insured with inpatient plans, there were 99,000 insured with products solely providing outpatient benefits or health insurance cash plans.

Private health insurance in-patient 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
Mar 2013	2,078
Jun 2013	2,058
Sep 2013	2,048
Dec 2013	2,052
Mar 2014	2,031

Based on CSO population estimates for April 2013, the percentage of the population with inpatient health insurance plans currently stands at 44.2% down from the 2008 peak of 50.9%.

Product Changes

General Price Increases

Aviva Health increased prices from 2% to 23% on adult premiums on 23 March 2014.

VHI increased the premiums on 12 of their PMI plans in April/May 2014 from 5% to 23% on adult premiums.

Laya finished their promotional price for children on Essential Connect Family on 1 May and increased prices by 8% on adult premiums on that plan.

Consumer Survey 2014

The Authority has recently released their biennial Consumer Survey 2014. For further details please see the Publications tab of our website: www.hia.ie.

New Plans

Laya Healthcare

Laya Healthcare launched Connect Choice 500 (€1,080 per adult, €352 per student/child) and Connect Care 500 (€1,100 per adult, €372 per student/child) on 1 May 2014. Both plans provide cover for a private room in a public hospital and a semi-private room in private hospitals (including the Beacon) with a €500 excess per private hospital claim and 50% back on day to day benefits.

Laya also launched Simply Health Choice on 2 May (€1,175 per adult, €384 per student/child) with the same level of benefits, but differing in the private hospital excess of €50 or €175 per private hospital claim.

Market News

Market Changes

Laya Healthcare introduced a co-payment on 5 orthopaedic procedures (hip and knee replacement) in the Galway Clinic and the Beacon Hospital on 58 of their plans on 1 May 2014. The co-payments range from €1,800-€7,360 depending on the procedure and the hospital. There are a further 13 Laya products that cover orthopaedic procedures in one or both of these hospitals with no or a low (under €200) excess.

When introducing this co-payment in the Galway Clinic and Beacon, Laya increased cover for orthopaedic procedures in other private hospitals by providing that excesses (of €100 to €300) that normally apply for procedures in private hospitals do not apply in the case of orthopaedic procedures.

Market Breakdown by Age

The table below shows the age breakdown of the people who have inpatient cover with the four open membership insurers at 1 January 2014. Unlike the previous table, this table excludes people insured with restricted membership undertakings and people serving initial waiting periods.

Age Group	Number with inpatient cover with open membership undertakings at 1 January 2014 000's	CSO estimate of population at 1 April 2013 000's	Estimate of % of population with health insurance with open market insurers at 1 January 2014
0- 17	462	1,172	39%
18-29	211	689	31%
30-39	295	751	39%
40-49	296	655	45%
50-59	263	534	49%
60-69	215	413	52%
70-79	119	244	49%
80+	49	135	36%
Total	1,910	4,593	42%

The age for the insured population is age attained at 1 July 2013

Claims included in Returns to Authority

The total claims paid in 2013 by the four open market insurers providing inpatient health insurance was €1,783m. This compares to claim payments

New Plans Continued

GloHealth

GloHealth launched a new range of plans consisting of three hospital networks on 12 May 2014; Net One, Net More and Net Most. Net One covers a selected list of public hospitals. Net More covers a selected list of public and private hospitals and Net Most covers a selected list of public hospitals and a comprehensive private hospital list. Customers will be allowed to tailor their plan to include a private hospital excess of €125, €250 or €500 per claim, to add-on private room cover for an additional cost and to add-on cardiac cover in hi-tech hospitals, also for an additional cost.

Two new health insurance outpatient plans; More Daily Care (€120 per adult, €60 per student/child) and Most Daily Care (€176 per adult, €88 per student and per child over 3, children under 3 go free) were launched by GloHealth on 12 May 2014. These plans will provide benefits such as cash back for GP cover, routine dental and optical cover and physiotherapy.

of €1,856m in 2012 – a decrease of 4%. The average claim paid per insured person (counting each insured child as one third of an insured adult) in 2013 was €1,017 a decrease of 2% on the 2012 figure of €1,042.

The following chart illustrates how the claims paid by insurers in 2013 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 92% of total claims paid in 2013.

Claims included in Returns per Insured Person in 2013

