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**SPIDERS**

**2012 WINNER**

## Market Figures

There were 2,109,000 people insured with inpatient health insurance plans at the end of September 2012. Numbers insured have fallen by 64,000 (2.9%) in the last twelve months. The market size 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.

Number with private health insurance in-patient cover	Total Insured 000's
Dec 2008	2,297
Dec 2009	2,260
Dec 2010	2,228
Sep 2011	2,172
Dec 2011	2,163
Mar 2012	2,139
June 2012	2,123
Sep 2012	2,109

Based on CSO population estimates for April 2012, the percentage of the population with inpatient health insurance plans is currently 46.0%, down from the 2008 peak of 50.9%.

## General Price Increases

Laya healthcare have announced they will carry out a general price increase ranging from 3-14% on their plans on 1 January 2013.

On 1 December 2012 Laya will increase the premiums on 4 plans; Health Sense Excess will increase from €811 to €890 per adult, Simply Health Starter will increase from €770.70 to €830 per adult, HealthWise Plus No Excess will increase from €878 to €885 per adult and SimplyHealth Excess will increase from €846.28 to €899 per adult.

Vhi has carried out a general price increase averaging 3% on adult prices on most of their plans on 22 November 2012.

Aviva Health increased the price of its plans ranging from 4-7% with effect from 15 October 2012.

These prices apply for all new and renewing customers from those dates.

### Special Offers & Price Reductions

#### Laya healthcare price reduction on Company Care No Excess 01.12.2012

Company Care No Excess will decrease from €1157.09 to €1099.24 per adult. Child/student (1-2) policies will be reduced from €377.91 to €359.01. Child/Student policies (3-4) will be reduced from €314.52 to €298.79.

## Market News

### Health Insurance (Amendment) Bill 2012

The Minister for Health published the Health Insurance (Amendment) Bill on 18th October 2012. The Bill gives details of a strengthened risk equalisation system that will apply from 2013 replacing the interim scheme of age-related tax credits/community rating levy presently provided for in the Health Insurance Acts. Under the new system, the Authority will be responsible for managing The Risk Equalisation Fund, which will disburse payments on the basis of the age, gender, hospital usage and level of cover of the insured persons.

### Website

The Health Insurance Authority's website has had over 360,000 visitors to its website to date this year, the majority of which use our plan comparison tool to compare health insurance plans. Our comparison tool aims to simplify the process of switching plans or health insurer and provides information on plan benefits and prices. The success of our website can be seen in the number of visitors to our site and in the website awards we have recently won.

### Website Awards

#### www.hia.ie wins Golden Spider Award 2012!

The Health Insurance Authority is delighted to announce we have won a Golden Spider Award for Best Listing! At the Golden Spiders award ceremony, our website won the Best Listings award, beating stiff competition from the likes of Myhome.ie and Mydealpage.ie.

The judge's comments were really positive: "This website is an excellent example of how to deal with a seemingly dull subject and provide really useful information that cannot fail to achieve the objective of providing the comparison information that the viewer is seeking".

#### www.hia.ie wins Dot.ie Net Visionary Award 2012!

We are delighted to announce The Health Insurance Authority's website has also won an award from the Irish Internet Association's Dot.ie Net Visionary Awards 2012, for excellence in graphic design, navigability, accessibility and usability!



### Aviva special offer on child premiums on Family Value Plan 01.12.2012

Aviva Health will offer reduced premiums for children aged 5-17 (€128 per child) on Family Value plan from 1 December 2012 to 31 December 2012 inclusive. Children aged 0-4 will be charged €228 per child. Adult premiums will also be discounted by €100 per adult (€834 per adult). The fourth + child will be €76 per child.

### GloHealth offer free cover for under 3's on Ultimate and Ultra plans 01.12.2012

GloHealth will offer free cover to children under 3 on Ultra Plan and Ultimate Plan on 1 December.

GloHealth will also reduce the adult price of its Best Plan and Ultimate Plan on 1 December 2012. Adult premiums will be reduced from €1,025 to €995 on the Best Plan while on the Ultimate Plan they will be reduced from €3,115 to €2,525.

### Vhi price reduction on PMI 28 12 plan 27.11.2012

Vhi will reduce adult premiums from €1,065 to €915.55 per adult. Child premiums (1-3) will be reduced from €375 to €215.55 per child. The fourth child+ is free. Student premiums will increase from €375 to €400 per student.

### Half price kids and students on Health Smart plans 01.11.2012

Laya Healthcare are offering child and student premiums at a 50% discount on their Health Smart (€130 per child/student) and Health Smart Family (€200 per child/student) plans from 1 November 2012.

### Laya Healthcare special offer from 27.09.2012

Laya Healthcare are offering 10% off selected plans in their range for new customers applying online.