



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

Market Figures

The numbers insured have been falling gradually since the beginning of 2009. There was a decrease of approximately 7,000 insured in the third quarter of 2010 which is less than the 17,000 fall in Q1 2010 and 10,000 in Q2 2010.

Numbers Insured

Private health insurance in-patient plans	Total Insured 000's	% Population
Sept 2009	2,265	50.8%
Dec 2009	2,260	50.6%
Mar 2010	2,243	50.2%
Jun 2010	2,233	50.0%
Sept 2010	2,227	49.8%
Other Plans	121	

Market Size

The Central Bank of Ireland Insurance Statistical Review for 2009 gives the size of various classes of Irish non-life insurance markets. It is interesting to compare these market sizes with the size of the Irish private health insurance market.

Market	Total Premium Paid in 2009
Private Health Insurance Market	€1.8bn
Motor	€1.3bn
Property	€0.8bn
Liability	€0.5bn

Recent Product Developments

Aviva Health release Business Plan Executive 01.09.2010

Aviva released a new plan, Business Plan Executive (€1,961.30 per adult) on 1 September 2010. This plan provides cover for a private room in both public and private hospitals and a semi-private room in hi-tech hospitals. There is a maternity accommodation grant of €3,450 and significant maternity out-patient benefits. Other out-patient benefits include day to day benefits such as money back for GP or physiotherapist visits and typically provide €40 x 12 visits. There is no excess on the day to day benefits, however some out-patient benefits such as home nursing, carry a €150 individual or €250 family excess.

Vhi change names of Plan B Parents and Kids Scheme 01.09.2010

The Vhi Plan B Parents and Kids Schemes had their plan names revised as follows on 1 September 2010:

Old Name

Plan B Parents & Kids Excess 150
Plan B Parents & Kids Excess
Plan B Parents & Kids
Plan B Parents & Kids Option

New Name

Parents & Kids Excess 150 Plan
Parents & Kids Excess Plan
Parents & Kids Plan
Parents & Kids Option Plan

Vhi release 2 new plans 01.09.2010

Vhi Healthcare released two similar new plans on 1 September 2010. These are One Plan Extra (€906.99) and One Plan Complete (€985.86).

Both plans provide full cover for private room in a public hospital and a semi-private room in a private hospital. However



One Plan Extra provides 90% cover for hi-tech cardiac procedures whereas One Plan Complete provides full cover. A maternity in-patient grant of €3,500 is available on both plans. A significant number of out-patient benefits are available on both plans also with One Plan Complete providing slightly higher benefits. The out-patient excess is €300 per person on One Plan Extra and €250 per person on One Plan Complete.

These plans are available to all new and renewing customers from 1 September 2010.

Quinn Healthcare reduce Adult premiums on Essential Health 20.10.2010

Quinn Healthcare have reduced adult prices on Essential Health from 20 October to 30 November 2010 inclusive. Adult premiums will be reduced from €730 to €694.18.

These prices will apply to all new and renewing customers

Quinn Healthcare offer free children and students on Essential Starter 20.10.2010

Quinn Healthcare are offering free children and student cover on their Essential Starter Plan from 20 October to 30 November 2010 inclusive. This is a saving of €170 on the first and second child and €125 on the third and fourth child.

These offers will apply to all new and renewing customers.

Vhi launch One Plan 1.10 on 1 November 2010

On 1 November Vhi launched a new plan, One Plan 1.10 (€733.33). This plan gives cover for a private room in a public hospital and a semi-private room in a private hospital with a €125 private hospital excess. There is reduced cover for certain orthopaedic procedures in private hospitals. Please ask Vhi for details. There is a maternity accommodation grant of up to €4000 and the out-patient excess is €250 per member per year.

This plan is available to all new and renewing customers from 1 November 2010.

Golden Spider Awards

The Health Insurance Authority has received the exciting news that our website and health insurance comparison tool was shortlisted for the Financial Services section of the Eircom Golden Spider awards, which is an annual event honouring Irish individuals and organisations for their outstanding achievements online and celebrating the successes of the Irish internet and digital media.

The awards are judged by a prestigious panel of experts, comprised of leaders from industry, commerce, media and academia. The panel evaluates entries on a diverse range of judging criteria including content, structure & navigation, visual design, functionality, interactivity as well as overall user experience.

Since our launch in December 2009, our website hits have increased greatly, with 17,500 hits in September alone. In view of the fact that most consumers using the website can save hundreds of euro on their health insurance premiums, the website is proving to be of huge benefit to health insurance consumers.

Consultation Papers

The Authority has published the submissions received for two consultation papers on the Authority's website. Submissions for the Consultation Paper on Minimum Benefits in the Irish Private Health Insurance Market and the Consultation Paper on Risk Equalisation in the Irish Private Health Insurance Market can be found under Consultation Papers on the Publications tab.

Age Related Tax Credits and Community Rating Stamp Duty

In October, the Health Insurance Authority submitted its advice to the Minister for Health and Children on the level of Age Related Tax Credits and Community Rating Stamp Duty to apply in 2011.

The Age Related Tax Credits support community rating by meeting part of the higher claims costs incurred by older people. These credits are funded by a Community Rating Stamp Duty paid by all insurers."