



Market Figures

There were 2,140,000 people insured with inpatient health insurance plans at the end of September 2016. This represents an increase in the number of insured people of 7,000 over the past 3 months. The market peaked at almost 2.3 million at the end of 2008.

In addition to those insured with inpatient plans, there were 103,000 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
June 2015	2,119
Sept 2015	2,118
Dec 2015	2,122
Mar 2016	2,126
June 2016	2,133
Sept 2016	2,140

Based on CSO population estimates, the percentage of the population with inpatient health insurance plans stands at 45.7% at end September 2016 compared to the 2008 peak of 50.9%.

Market News

Retired Plans

Laya Healthcare

Laya Healthcare withdrew StudentCare from the market on 1 September 2016.

Price Increases

GloHealth

GloHealth will carry out an average price increase of 5.9% on adult premiums on 1 December 2016.

Laya Healthcare

Laya Healthcare will change adult premiums on their plans on 1 March 2016 by -7% to + 11%.

HSF

HSF Health plan applied a 10% increase across all plans on 1 November 2016.

Special Offers

Vhi Healthcare

Vhi Healthcare are offering half price child premiums (€152.32 per child 1-3) on One Plan Family from 1 November 2016.



Market News

Irish Life Health

Irish Life Health added a new digital doctor service to all Irish Life Health plans, providing unlimited visits to a GP by phone or through online video consultation on this date on 1 November 2016.

On 1 December Irish Life Health will also launch 19 new plans and 10 Personalised Packages. Two of these plans will be non-advanced plans. These are:

- Better Active ILH (€1274.20 per adult, €239.20 per child)
- Better Advantage ILH (€1413 per adult, €274.40 per child)
- Better ILH (€1574.70 per adult, €288 per child)
- Net More 100 ILH (€1094 per adult, €230 per child)
- Net More 300 ILH (€860 per adult, €230 per child)
- Net More 500 ILH (€785 per adult, €230 per child)
- Net Most 100 ILH (€1195 per adult, €230 per child)
- Net Most 300 ILH (€926 per adult, €230 per child)
- Net Most 500 ILH (€830 per adult, €230 per child)
- Best Smart ILH (€1366.30 per adult, €328 per child)
- Better Ultra ILH (€1345 per adult, €320 per child)
- Best Ultimate 2 ILH (€1683 per adult, €350.70 per child)
- Best Ultimate Active ILH (€1657 per adult, €346.20 per child)
- Net One ILH (€601.60 per adult, €199 per child)
- Kick-Off Plan ILH (€561 per adult, €200 per child)
- Kick-Off Upgrade ILH (€950 per adult, €400 per child)
- Nurture Plan ILH (€944.50 per adult, €160 per child)
- Nurture Plus ILH (€1125 per adult, €224 per child)
- Day to Day Most (€176 per adult, €88 per child)

Plans 1-13 come with an option to choose from 8 Personalised Packages to make up the benefits on the plan. Plans 1-6 come with 2 free Personalised Packages, plans 7-11 come with 3 free Personalised Packages and plans 12-13 come with 4 free Personalised Packages each from a range of 8 Personalised Packages:

- Complementary Therapy
- Dental And Optical
- Enhanced Maternity
- Family And Kids Health
- Family Protection
- International Health And Travel
- Sports Cover
- Women's And Men's Health

Plans 15-18 come with an option to choose 1 Personalised Package from the following 2:

- Travel & Sports Cover
- Enhanced Protection & Maternity

Glohealth

GloHealth will remove cover for St. Edmundsbury Hospital on their Best Choice and Better Choice plans on 1 December 2016.

A "Back-up" benefit will also be added to Best Ultimate Active plan on 1 December, which involves a physiotherapy treatment programme of 8 sessions per year and a once off fee of €50.

Laya Healthcare

Laya Healthcare will reduce premiums on 7 health insurance plans from 1 December 2016 by an average of 5.7% on adult premiums. These plans are Care Select, Control 300 Create, SimplyHealth Choice, SimplyHealth Plus, Total Health Complete 175, Total Health Extra & Total Health Plus.

ESB Medical Provident Fund

The ESB Medical Provident Fund will reduce premiums on their Premium Scheme and Premium Plus Scheme by 15.7% on 1 December 2016.

Health Insurance Authority Advertising Campaign

The Health Insurance Authority's Strategic Plan 2016-2018 outlines a strategic goal which states, "We [the Authority] will provide an authoritative source of information to consumers on their rights and the options available to them."

This priority reflects the Authority's consumer information function, the importance of consumer information in supporting community rating, and the other significant consumer benefits (including with respect to cost savings) available to consumers who are aware of their rights and options.

In order to meet this objective, The Authority has developed a Communications Strategy covering tv, radio, digital and press to commence 7 November 2016 and run until 13 January 2016.

TV ads will be displayed from 26-31 December and will be aired on RTE, TV3, TG4, Sky and Medialink, as well as Video on Demand on RTE, TV3, SkyGo and Accuen, which will run until 13 January 2017.

Radio ads will run from 7-27 November and can be heard on Newstalk, Today FM and RTE Radio 1. The digital advertising campaign will run for the full duration of the campaign.