



## Market Figures

There were 2,119,000 people insured with inpatient health insurance plans at the end of June 2015. This represents an increase in the number of insured people of 88,000 over the quarter – and an increase of 102,000 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 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               |
| Mar 2014                          | 2,028               |
| Jun 2014                          | 2,017               |
| Sep 2014                          | 2,018               |
| Dec 2014                          | 2,025               |
| Mar 2015                          | 2,031               |
| Jun 2015                          | 2,119               |

Based on CSO population estimates for April 2015, the percentage of the population with inpatient health insurance plans stands at 45.7% at end June 2015 compared to the 2008 peak of 50.9%.

## Market News

### Aviva

On 1 September Aviva's Health Plan 17 premiums will reduce from €1261.90 to €1174 per adult and from €361.40 to €339.70 per child 1-3.

### Laya Healthcare

Laya Healthcare made a number of changes to various plans on 1 September, such as an introduction of a GP helpline to 24 plans, cover for cardiac procedures in the Blackrock Clinic on 15 plans, additional cover for the Control range of plans for the Beacon, the introduction of a Physioline benefit on 34 plans, outpatient benefit enhancement on 16 plans and a reduction in the day-case excess of 49 plans.

### GloHealth

GloHealth launched Best Smart Plan on 16 August 2015, which provides cover at the level of semi-private room cover in a private hospital with a €100 excess on private hospital claims.

### Laya Healthcare

On 1 August, Laya Healthcare removed the restriction on orthopaedic procedures in the Beacon Hospital on all their plans which were previously affected.

## Market News

The following table shows how market shares varied by open membership insurer at the end of 2014.

| Age Group | Aviva Health | GloHealth | Laya Healthcare | Vhi Healthcare |
|-----------|--------------|-----------|-----------------|----------------|
| 0-49      | 16%          | 7%        | 25%             | 51%            |
| 50-59     | 18%          | 3%        | 24%             | 56%            |
| 60-69     | 16%          | 2%        | 24%             | 59%            |
| 70-79     | 10%          | 1%        | 18%             | 72%            |
| 80+       | 6%           | 0%        | 9%              | 85%            |
| Total     | 16%          | 5%        | 24%             | 55%            |

### Special Offers

Vhi are offering half price kid's premiums on their One plan range (€114.50 - €144.12 per child) and also on their Nurses Plan Select and Teachers Plan Select plans (€143.72 per child) from 1 August to 31 October 2015.

Laya are currently offering to cover the second and subsequent children for free on Essential Connect Health, since 1 September.

Aviva Health is currently offering cover for children aged 5-17 for €179 per child on their Hospital Focus plan until 31 October 2015.

### General Price Increases

Aviva increased premiums on a range of plans by an average of 5.5% on gross premiums on 1 July.

On 1 September Laya introduced a price increase of -5% to 11% on adult premiums across a number of their schemes.

### Outpatient claims

Aviva Health members now have the option to claim their outpatient and day to day medical expenses online through the Aviva Health website.

Laya Healthcare has launched an app which allows you to upload your receipts and claim your outpatient benefits from your smartphone.

### Vhi Healthcare

VHI launched a new plan, Company Plan Plus Level 1.3 (€1,130 per adult, €336 per child 1-3) on 1 August 2015, which provides cover up to the level of a semi-private room in a private hospital, with a €150 excess on private hospital claims.

### Aviva Health

On 1 July, Aviva increased their cover for the Beacon hospital to the same level as an ordinary private hospital on 65 of their plans and added a "Babylon Health" benefit of 3 online face to face consultations with a GP on 62 plans.

### GloHealth

GloHealth released the Best Ultimate Active plan on 1 July (€1,621 per adult). This plan covers hospital accommodation claims up to the level of private room in a private hospital with a €100 excess per claim.

On the same date Net One, Net One Extra Privacy and Best Plan Ultimate Cash II increased in premium by an average of 4.5% on adult premiums.

### Laya Healthcare

Laya Healthcare removed Assure First from the market on 1 July. Assure Vitality, Assure Health and Assure Ideal increased by an average of 15.5% on adult premiums on this date and Simply Health Choice decreased by 3% on adult premiums.