



An tÚdarás Árachas Sláinte
The Health Insurance Authority

Selecting a Health Insurance Cash Plan





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What we do

The Authority is an independent regulator for the private health insurance market in Ireland.



Benefits and prices of all health insurance cash plans available on the market can be easily compared on our comparison tool at www.healthinsurancecomparison.ie



Selecting a Health Insurance Cash Plan

Q: What is a health insurance cash plan?

A: A health insurance cash plan provides monetary amounts for a range of medical events but unlike other private health insurance plans, health insurance cash plans do not provide inpatient cover for costs incurred in hospital as a private patient. Some plans provide:

- Monetary amounts for out-patient expenses such as GP or Physiotherapy visits
- Monetary amounts per day spent as an inpatient
- Some policies may provide personal accident cover

Q: How do health insurance cash plans differ from other private health insurance plans?

A: Unlike other private health insurance plans, health insurance cash plans do not provide cover for costs incurred in hospital as a private patient

Q: Will my age affect my insurance premium?

A: No. The health insurance system applying in Ireland is called community rating. In a community rated system everyone pays the same premium for a given health insurance plan, except as follows:

- The premium may be reduced by up to 10% for members of group schemes.
- The premium for children must be no more than 50% of the adult premium.
- The premium for those aged 18-25 may be reduced.

Q: Who can provide me with a health insurance cash plan?

A: As of 22 February 2017, laya healthcare, Vhi Healthcare and HSF Health Plan.

Q: Will my health insurance cash plan cover my consultant's fees?

A: Health insurance cash plans allow the consumer to claim for a proportion of some expenses, such as GP and physiotherapy visits and consultants' visits on an outpatient basis. Consultants' fees incurred as part of a hospital stay are not covered by health insurance cash plans. Consumers should check their policy to determine the extent of cover offered by their policy.

Q: What kind of maternity benefits should I expect?

A: Health insurance cash plans may provide benefits such as:

- A monetary amount per day spent in hospital
- A maternity grant

You will not normally be able to claim under the maternity section of your contract until you have served a waiting period.

Q: How do I work out my claim for outpatient expenses?

A: For all insurers you will have to pay for the treatment first, keeping a receipt and claim either at the end of your policy year or during the policy year depending on your policy's terms and conditions. Features of this cover often include the following:

- There is often a maximum amount per year that is paid in relation to outpatient cover.
- Usually, you can only claim for a portion of the cost of the visit to your practitioner. This is called the 'allowable expenses'. For example, a GP's visit may cost €50 but you may only be allowed to claim €20. The €20 is the allowable expenses.

Q: What is an exclusion?

A: Health insurance cash plan contracts normally have a list of exclusions, which are circumstances under which the insurer may not pay a claim. For example:

- Treatment received during waiting periods.
- Plastic surgery
- Addictions
- Self-harm or self-inflicted injuries

The above is not a comprehensive list of exclusions. Your contract may include some or all of the above, which will be set out in your contract details. You should review these carefully

Q: What kind of cover do I want?

A: Most health insurance cash plans offer significant outpatient benefits. Monetary amounts towards stays in hospital and personal accident cover may be offered. Outpatient benefits are also provided by some plans that cover hospital inpatient costs, so it may be useful to also consider these plans. If you already have a private health insurance plan from Irish Life Health, laya or Vhi you may wish to check your current level of hospital and outpatient cover to ensure you are not duplicating your cover.

Q: How much could I benefit?

A: Sometimes it can be difficult to gauge the value that a benefit can provide, especially when it involves excesses, allowable amounts and maximum claim amounts. It might be useful to consider how often you would expect to make a claim under a particular benefit and work out whether it makes financial sense to opt for this benefit in your policy, based on the number of times you would claim.

Q: How much risk am I willing to accept?

A: You may choose a policy with a small amount of cover, thereby taking the risk that

you will not require an unusual amount of visits to say, your GP or physiotherapist, but allowing you to pay a lower premium.

Q: Which product offers the best value for my circumstances?

A: After considering all of the above, as well as any other factors you feel are relevant, you should look at all the plans that you consider are suitable for your circumstances. You should then consider the differences between the plans and decide whether the differences in benefits provided are worth the differences in premium.

Consumer Rights

Q: Can anyone buy a health insurance cash plan?

A: Yes. All applicants for health insurance cash plan cover must be accepted by the insurer, regardless of their health status or age. However waiting periods may apply before benefits can be claimed.

Q: Can an insurer refuse to sell me a particular plan?

A: No. An insurer must sell you the policy you request.

Q: Do I have to serve a waiting period when I take out health insurance cash plan for the first time?

A: When you take out health insurance cash plan for the first time, you may have to serve waiting periods before you are fully covered. The **maximum** waiting periods are:

New Customer Maximum Waiting Periods			
Accident and Injuries	Illnesses that commence after you join	Illnesses that commence before you join	Maternity related claims
None	26 weeks	5 years	52 weeks

An insurer may apply lower waiting periods than the maximum prescribed. Please see our website www.hia.ie for waiting periods applied by each insurer.

Once you serve these waiting periods you will not have to serve them again if you switch to another insurer, as long as you haven't had a break in cover of more than 13 weeks. If you switch insurers while you are serving new customer waiting periods, the amount of time served with the first insurer will be taken into account and you will finish off your waiting periods with the new insurer. You will only have to serve additional waiting periods if you switch to a plan with higher benefits.

Q: What happens if I allow my health insurance to lapse for more than 13 weeks?

A: If you allow your cover to lapse for more than 13 weeks you may have to serve your waiting periods again.

Q: Can my health insurer refuse to renew my contract if I get sick?

A: No. A system of lifetime cover operates in Ireland. This is a system that protects you by guaranteeing all consumers the right to renew their policies, irrespective of factors such as age, risk status or claims history. Once you have health insurance, an insurer cannot stop cover or refuse to renew your insurance, except in very limited circumstances e.g. in the case of fraudulent claims.

Q: Can I change my insurer or upgrade/change my health insurance plan at my renewal date?

A: Yes. You have the right to change your health insurance cash plan or insurer at your renewal date. The insurer may not impose additional waiting periods unless you are upgrading your cover. Even when you are upgrading your cover, an insurer may only impose an extra waiting period in respect of the additional cover in the new policy. The maximum waiting periods that can be applied in relation to new benefits are 2 years apart from higher maternity benefits, which carry an upgrade waiting period of 52 weeks.

However, if you allow your health insurance cash plan to lapse for 13 weeks or more, you may have to start all your waiting periods over again.

An insurer may apply lower waiting periods than the maximum prescribed. Please see our website www.hia.ie for waiting periods applied by each insurer.

Q: What happens if I switch from my current insurer and wish to return to them at a later date?

A: If you switch insurer or plan and later decide you want to switch back, you may do so. The insurer may only impose waiting periods for any extra benefits available on your new plan.

Q: Will my baby have to complete a waiting period?

A: Infants born to policyholders will not serve a waiting period if they are added to a policy within 13 weeks of their date of birth. Similarly children adopted by policyholders will not serve a waiting period if they are added within 13 weeks of their date of adoption.

Q: How do I make a complaint about my health insurance cash plan provider?

A: If you wish to make a complaint in relation to your private health insurance, you should first discuss it directly with your insurer. If you are unable to resolve your complaint, you may contact the Financial Services Ombudsman. The decision of the Financial Services Ombudsman is binding on all parties, but when one party is dissatisfied with the decision, it may be appealed to the High Court. You also have a right of access to the courts in respect of disputes with insurers.

Useful Addresses

Name	Address
Health Insurance Authority	Canal House, Canal Road, Dublin 6.
Irish Life Health	Irish Life Centre, Lower Abbey Street, Dublin 1.
Laya Healthcare	Eastgate Business Park, Little Island, Co. Cork.
Vhi Healthcare	IDA Business Park, Purcellsinch, Dublin Road, Kilkenny.
HSF Health Plan	HSF Health Plan, 5 Westgate Business Park, Kilrush Road, Ennis, Co. Clare.
Competition and Consumer Protection Commission	Bloom House, P.O. Box 12585, Railway Street, Dublin 1.
Financial Services Ombudsman	3rd Floor, Lincoln House, Lincoln Place, Dublin 2.
Citizens Information Board	Ground Floor, George's Quay House, 43 Townsend Street, Dublin 2.

Telephone	Email	Internet
1850 929 166 +353 (0)1 406 0080	info@hia.ie	www.hia.ie www.healthinsurancecomparison.ie
1890 717 717 +353 (0)21 243 4305	heretohelp@ irishlifehealth.ie	www.irishlifehealth.ie
1890 700 890 +353 (0)21 202 2991	info@layahealthcare.ie	www.layahealthcare.ie
1890 444 444 +353 (0)56 444 4444	info@vhi.ie	www.vhi.ie
1890 451 451 +353 (0)65 686 2500	claims@hsf.ie	www.hsf.ie
1890 432 432 +353 (0)1 402 5500	Online query form	www.consumerhelp.ie
1890 882 090 +353 (0)1 662 0899	enquiries@ financialombudsman.ie	www.financialombudsman.ie
1890 777 121 0761 074 000	information@ citizensinformation.ie	www.citizensinformation.ie

This leaflet is a general guide only and is not intended as a legal textbook or a summary of all matters that could be relevant to your individual circumstances.

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