

Sent: 03 March 2017 16:27

To: 'info@hia.ie'

Subject: Public Consultation on Lifetime Community Rating in private health insurance - submission

Life time community rating must stay, the age loading introduced May 2015 should be abolished. Generally Initiatives in health insurance since 1995 have been negative so doing nothing is the best thing to do pending a total reform of the provision of and funding for all health care of 100% of the population. Being a member of society as against being an individual means that the young support the old, the well the sick, the wealthy the poor. If a health care system is totally funded from taxation or from a compulsory insurance type system covering 100% of the population, you automatically get risk equalisation. In the absence of such a system, private health insurance schemes must remain as they are, all paying the same premium for the same plan so that on a smaller scale than would be the case in a unified compulsory scheme, the young support the old, the well the sick. Anything other than maintaining Life Time Community has to be rejected.

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