



## Market Figures

There were 2,078,000 people insured with inpatient health insurance plans at the end of March 2013. This represents a reduction in the number of insured people of 21,000 over the quarter and 61,000 over the year. The market peaked at almost 2.3 million at the end of 2008.

In addition to those insured with inpatient plans, there were 101,000 insured with products solely providing outpatient benefits or health insurance cash plans.

Private health insurance in-patient plans	Total Insured 000's
Dec 2008	2,297
Dec 2009	2,260
Dec 2010	2,228
Dec 2011	2,163
Mar 2012	2,139
Jun 2012	2,123
Sep 2012	2,109
Dec 2012	2,099
Mar 2013	2,078

Based on CSO population estimates for April 2012, the percentage of the population with inpatient health insurance plans currently stands at 45.3% down from the 2008 peak of 50.9%.

## Product Changes

Vhi increased premiums on their plans on various dates in March by amounts ranging from 2% - 15%.

On 31 March 2013, GloHealth increased the prices of their plans by 1%-10% and reduced the age limit for student premiums to 20 years old.

Aviva Health increased premiums on most of their plans on 31st March 2013 by an average of 4%.

Laya Healthcare increased the premiums on most of their plans by 7%-15% on 1 April 2013. They reduced the price of the Health Smart and Health Smart Family plans by 17% on 1 May 2013.

### New Plans

#### Laya Healthcare

Laya Healthcare released Essential Secure (€495 per adult, €200 per child/student) on 1 April 2013. This plan provides full cover for a semi-private room and day patient services in a public hospital.

#### Aviva Health

Aviva Health released Health Plan 09 (€2,413.30 per adult, €924.40 for child 1-3, €96 for child 4 and €904.40 for student 1-3 and €280 for student 4) on 22 April 2013. This product provides cover for a private room in public hospitals, a private room in many private hospitals and a semi private room in High Tech hospitals.



## Market News

### Non-Advanced Cover / Advanced Cover contracts

The risk equalisation credits and associated community rating stamp duty that apply from 31 March 2013 depend on the level of cover provided by the health insurance contract. At 1 May 2013 there were 208 advanced cover contracts providing hospital cover (in respect of which higher credits are payable and a higher stamp duty is collected) and 32 non-advanced cover contracts (in respect of which lower credits are payable and a lower stamp duty is collected).

### Market Breakdown by Age

The table below shows the age breakdown of the people who have inpatient cover with the four open membership insurers at 1 January 2013. Unlike the table overleaf, this table excludes people insured with restricted membership undertakings and people serving initial waiting periods.

Age Group	Number with inpatient cover with open membership undertakings at 1 Jan 2013 000's	CSO estimate of population at 1 April 2012 000's	Estimate of % of population with health insurance with open market insurers at 1 Jan 13
0- 17	479	1,160	41%
18-29	230	729	31%
30-39	312	757	41%
40-49	302	644	47%
50-59	266	526	51%
60-69	211	402	52%
70-79	114	236	48%
80+	46	131	35%
<b>Total</b>	<b>1,960</b>	<b>4,585</b>	<b>43%</b>

The age for the insured population is age attained at 1 July 2012

### Claims included in Returns to Authority

The total claims paid in 2012 by the four open market insurers providing inpatient health insurance was €1,856m. This compares to claim payments of €1,704m in 2011 – an increase of 9%. The average claim paid per insured person in 2012 was €911 an increase of 14% on the 2011 figure of €797.

The following chart illustrates how the claims paid by insurers in 2012 increase with the age of the insured person.

The source of the data in the chart is the information returns submitted to the Authority by insurers, which include approximately 93% of total claims paid in 2012.

### Claims included in Returns per Insured Person in 2012

