

LCR Submission

You are in no doubt aware that in the past 10 years it was necessary for many young Irish people to reluctantly leave Ireland to obtain employment abroad. In many cases parents being concerned about the health risks and the cost of obtaining treatment abroad, changed the Irish health insurance policies of their sons and daughters to the Vhi International Health Insurance policies so that they would be covered in the event of they experiencing health problems abroad.

Unfortunately the International Health Insurance Policies - though providing similar cover and benefits to existing Irish Health Insurance Policies - are not taken into account in calculating Community Rating Credits, even though the annual cost of the policies is similar to many Irish Health Insurance Policies.

In the case of my own son I wish to confirm that he was fully covered by a Vhi Health Insurance Policy from birth until he reluctantly had to go abroad in search of employment after qualifying some 9 years ago. At the time the Vhi advised that I should change his cover to their International Policy. Of course Community Rating Credits were not an issue at that time and the Vhi indicated that he could go back on his Irish policy at any time without penalty if he returned to Ireland. He came back to Ireland in late 2014 and was put back on his Irish policy without any difficulty.

Unfortunately he had to go abroad again in April 2016 and I had to change his Health Insurance Policy back to the International Policy. He may come back to Ireland in the future if he can get suitable employment here and therefore would like to be able to obtain private health insurance without having to pay a prohibitive cost to do so.

While abroad and covered by the Vhi International Policy many of his employers have provided my son with local health insurance in the countries in which he has been working. The Vhi in some instances don't seem to give any credit for any such local cover abroad despite the fact that the benefits are similar to what is provided in Ireland and the insurance companies are internationally recognized - which seems very unreasonable.

I therefore recommend that the legislation be changed to allow the Vhi International Health Insurance and other similar policies to be accepted for calculating Lifetime Community Rating Credits. Alternatively Irish people working abroad should be permitted to continue to hold their Irish Health Insurance policies while also on the International Policies but perhaps at a reduced or nominal cost and this should apply retrospectively for people who already went abroad in recent years - ie. be able to buy Community Rating Credits at a nominal or significantly reduced cost where they held Irish health insurance before they left.

I further recommend that some credit be given to Irish people abroad who have local health insurance policies, with similar benefits at a local level in the countries in which they are working, to that which Irish Health Insurance would provide in Ireland.

In the event of it not being possible to accept any of the above points, I strongly recommend that any financial penalty imposed to obtain Health Insurance be limited to a nominal sum for Irish people returning home who have held the Vhi International Health Insurance while abroad working.

Perhaps some credit could also be given for the years they were on family health insurance policies, particularly the years they were in third level education.

The objective of the above recommendation is as follows -

1. To allow Irish people, finding it necessary to work abroad, to obtain Private Health Insurance at a reasonable cost when return home.
2. If Irish people returning home from abroad can't get private health insurance at a reasonable cost they will become a further burden on the already overstretched Irish Public Health System.

Yours sincerely,

Michael Lynch.