**Summary of amounts due under Risk Equalisation Scheme**

The Health Insurance Authority ("the Authority") receives risk equalisation returns from insurers half yearly. The Authority submits a report to the Minister for Health and Children on its evaluation and analysis of these returns. It calculates the amount each insurer is due to receive from/ (contribute to) the Risk Equalisation Fund and notifies these amounts to the insurers.

The Supreme Court has determined that a stay on risk equalisation payments would apply pending its decision in relation an appeal by BUPA Ireland on the legality of the Risk Equalisation Scheme. The appeal was heard by the Supreme Court in November, 2007.

**January to June 2006**
This is the first period for which payments under the Scheme are due. Under the Scheme, payments are phased in for the first year, the phasing factor being 50%.The amount that each insurer is due to receive from /(contribute to) the Risk Equalisation Fund is as follows:

| | |
|---|---|
| BUPA Ireland | (€8,326,647) |
| ESB SMPF | € 605,929 |
| Vhi Healthcare | €7,720,718 |

As a recent entrant to the market, VIVAS Health is not required to make or receive risk equalisation payments.

**July to December 2006**
This is the second period for which payments under the Scheme are due. Under the Scheme payments are phased in for the first year, the phasing factor being 50%. The amount that each insurer is due to receive from /(contribute to) the Risk Equalisation Fund is as follows:

| | |
|---|---|
| BUPA Ireland | (€11,816,613) |
| ESB SMPF | € 818,002 |
| Vhi Healthcare | €10,998,611 |

As a recent entrant to the market, VIVAS Health is not required to make or receive risk equalisation payments.

**January to June 2007**
This is the third period for which payments under the Scheme are due. The amount that each insurer is due to receive from /(contribute to) the Risk Equalisation Fund is as follows:

| | |
|---|---|
| BUPA Ireland | (€13,125,807) |
| ESB SMPF | € 883,635 |
| Quinn Healthcare | (€ 1,279,093) |

| | |
|---|---|
| Vhi Healthcare | €13,521,265 |

As a recent entrant to the market, VIVAS Health is not required to make or receive risk equalisation payments.