

Survey on Private Health insurance released

27 March 2020 The Health Insurance Authority (HIA) is releasing its biennial consumer survey on health insurance, which was carried out by Kantar Milward Brown. The report was finalised in early January 2020 and the fieldwork was done last Autumn. Some of the key findings were;

- People who have private health insurance (PHI) view it as a necessity
- Increase in those who believe PHI is value for money
- However, research found that the plans are complicated and hard to understand
- Growing belief that PHI allows people to skip queues (64%)

The survey also confirmed that take-up of health insurance increased again last year, but this was obviously before Irish society and the economy was hit with the coronavirus crisis.

The HIA has conducted a biennial consumer survey for nearly two decades as a valuable source of information on the important health insurance market.

The full results of the survey 'A review of Private Health Insurance in Ireland 2019' can be found on the HIA website <u>here</u>. The survey report has a useful executive summary.

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Notes to the Editor:

About the Health Insurance Authority (HIA)

The role of the HIA is to regulate the Irish health insurance market with reference to the Health Insurance Acts including to ensure consumers are aware of their rights and health insurers know their responsibilities. The HIA facilitates a functioning community rated health insurance market in Ireland.

About the research:

A review of Private Health Insurance in Ireland 2019 was undertaken by Kantar Millward Brown on behalf of the HIA. A nationally represented sample of 2,018 interviews were conducted face-to-face in September and October 2019, mirroring the timing of research previously undertaken in 2017. Topics covered in the research included:

- Incidence of Health Insurance
- Reasons for having or not having health insurance and the possibility of taking out Private Health Insurance in the future

- Awareness and attitudes towards Lifetime Community Rating
- The number of adults and children on the policy, duration of being insured
- Questions around switching (incidence and consideration)
- Perceptions of cost
- Claim experience, Complaint experience
- Attitudes towards PHI, Awareness of the Health Insurance Authority (HIA)