

Private Health Insurance My Rights, My Choices





An tÚdarás Árachas Sláinte
The Health Insurance Authority

What we do

The Authority is an independent regulator for the private health insurance market in Ireland.



Benefits and prices of all health insurance plans available on the market can be easily compared on our comparison tool at **www.healthinsurancecomparison.ie**



Private Health Insurance - My Rights, My Choices

Q: Can anyone buy private health insurance?

A: Yes. All applicants for private health insurance cover must be accepted by a private health insurer, regardless of their health status or age. However waiting periods may apply before benefits can be claimed.

Q: Will my age affect my insurance premium?

A: No. The health insurance system applying in Ireland is called lifetime community rating. In a lifetime community rated system everyone pays the same premium for a given health insurance plan, except as follows:

- From 1 May 2015, if you first buy health insurance at age 35 or over, an age at entry loading may apply to your premium.
- The premium may be reduced by up to 10% for members of group schemes.
- The premium for children must be no more than 50% of the adult premium.
- The premium for those aged 18-25 may be reduced.
- Pensioners who are members of restricted membership insurers may have their premiums reduced.

Q: What is the amount of the age at entry loading?

A: The loading is 2% of the gross premium for every year of age higher than age 34 that an individual has attained when they first purchase inpatient health insurance after 30 April 2015. The loading applies for 10 years.

Q: Can an insurer refuse to sell me health insurance?

A: No. An open membership insurer must accept all applicants for insurance. Some plans are marketed towards certain groups such as companies or professions but you are entitled to purchase these plans regardless of whether or not you are a member of the group to whom it is being marketed.

Q: Do I have to serve a waiting period when I take out health insurance for the first time?

A: When you take out health insurance for the first time, you may have to serve waiting periods before you are fully covered. The maximum waiting periods are:

New Customer Maximum Waiting Periods			
Accident and Injuries	Illnesses that start after you join	Illnesses that existed in the 6 months before you join	Maternity related claims
None	26 weeks	5 years	52 weeks

Once you serve these waiting periods you will not have to serve them again if you switch to another insurer, as long as you haven't had a break in cover of more than 13 weeks. If you switch insurers while you are serving new customer waiting periods, the amount of time served with the first insurer will be taken into account and you will finish off your waiting periods with the new insurer. You will only have to serve additional waiting periods if you switch to a plan with higher benefits. You can find out more about current waiting periods applied by each insurer on our website bit.ly/HIA_waiting_periods

Illnesses that existed in the 6 months before you join are called pre-existing conditions and are defined as an ailment, illness or condition, where, on the basis of medical advice, the signs or symptoms of that ailment, illness or condition existed at any time in the period of 6 months prior to commencing the contract.

Q: What happens if I allow my health insurance to lapse for more than 13 weeks?

A: If you allow your cover to lapse for more than 13 weeks you may have to serve your waiting periods again and age at entry loadings may apply to your premium.

Q: Can my health insurer refuse to renew my insurance if I get sick?

A: No. A system of lifetime cover operates in Ireland. This is a system that protects you by guaranteeing all consumers the right to renew their insurance, irrespective of factors such as age, risk status or claims history. Once you have health insurance, an insurer cannot stop cover or refuse to renew your insurance, except in very limited circumstances e.g. in the case of a fraudulent claim.

Q: Can I change my insurer or upgrade/change my health insurance plan at my renewal date?

A: Yes. You have the right to change your health insurance plan, or insurer at your renewal date. The insurer may not impose additional waiting periods unless you are upgrading your cover. Even when you are upgrading your cover, an insurer may only impose an extra waiting period in respect of the additional cover in the new policy. The maximum waiting periods that can be applied in relation to new benefits are 2 years.

An insurer may apply lower waiting periods than the maximum prescribed. Please see our website bit.ly/HIA_upgrade_waitingperiods for waiting periods applied by each insurer.

Q: What happens if I switch from my current insurer and wish to return to them at a later date?

A: In general, health insurance policies are twelve month contracts. If you switch insurer or plan and later decide you want to switch back, you may do so at your next renewal date. In some cases, insurers allow policyholders to switch contracts during the twelve month contract term. The insurer may impose waiting periods for any extra benefits available on your new plan.

Q: Can I cancel my policy during the 12 month policy term?

A: In general, health insurance policies are 12 month contracts. In some cases, insurers allow policy holders to cancel contracts during the 12 month term. All insurers will provide a 14 day cooling-off period from the commencement of the contract, during which time you may cancel and get a full refund. No claims will be paid in respect of these 14 days.

Q: Will my baby have to complete a waiting period?

A: Infants born to policy holders will not serve a waiting period if they are added to a policy within 13 weeks of their date of birth. Similarly children adopted by policyholders will not serve a waiting period if they are added within 13 weeks of their date of adoption.

Q: Can I claim tax relief on my health insurance premium?

A: Private health insurance premiums benefit from income tax relief. The tax relief (of 20% premium) has been restricted to €1,000 gross premium in respect of adults aged 21 and over and to €500 gross premium for children and young adults aged 18-20 paying a discounted premium. The premium charged by the insurer will automatically take account of this tax relief.

Q: What is the community rating health insurance levy?

A: Health insurance in Ireland is community rated, which means everyone pays the same price for a particular plan regardless of their age or health status, with a few exceptions (see Q2).

Since the claims of older and sicker people are statistically higher than the claims of younger and healthier people, the Irish State introduced a risk equalisation scheme to balance out differences in risk between groups.

Under this scheme insurers are charged a levy of €444 for each adult covered by the insurer and €148 for each child (as of April 2018). This levy is used to finance a credit for people aged 65 or older, which will be shown on your premium breakdown in your renewal documentation.

As a result, older people pay the same amount for their health insurance as younger adults.

Q: Can I claim tax relief on the portion of my medical bills which aren't covered by the health insurer?

A: You can claim tax relief on the cost of certain qualifying medical expenses incurred by you, your spouse or your dependants at the standard tax rate of 20%. Those not paying income tax will not be able to claim this relief. You should note, however, that you cannot claim relief in respect of sums already received or due to be received from any public or local authority, a private health insurance policy or any other source (e.g. compensation). For example, your health insurance policy might give you €20 for each doctor's visit. However the visit actually costs €50. You can then claim tax relief on the €30 which wasn't covered by your health insurer. Further details of these reliefs, including details of medical expenses that qualify for tax relief, are available from the Office of the Revenue Commissioners (Lo-call **1890 60 50 90** and **www.revenue.ie**).

Q: I am moving to Ireland. Can I get private health insurance?

A: You can take out health insurance if you become a resident of Ireland. You may avoid the Lifetime Community Rating age at entry loadings if you lived outside Ireland on 1 May 2015 and purchase health insurance within 9 months of becoming resident in Ireland. You may however, have to serve a waiting period. If you are an EU national and you become ill or have an accident during a visit to any EU country you can get free or reduced cost healthcare on production of a European Health Insurance Card. You can obtain this card from your country of usual residence (**www.ehic.ie**).

Q: I am moving abroad for a period of time but I have held health insurance in Ireland up to now. Will I have to serve waiting periods when I return?

A: If you break your Irish health insurance cover for more than 13 weeks you may be treated as a new customer when you return, even if you are insured abroad by another insurer. Currently Vhi Healthcare, laya healthcare and Irish Life Health will waive these waiting periods if you hold Vhi Global travel insurance. Laya will also waive the new customer waiting periods if you hold BUPA International or BUPA UK insurance. This is at the insurer's discretion.

Q: How do I make a complaint about my private health insurer?

A: If you wish to make a complaint in relation to your private health insurance you should first discuss it directly with your insurer. If you are unable to resolve your complaint, you may contact the Financial Services and Pensions Ombudsman. The decision of the Financial Services and Pensions Ombudsman is binding on all parties, but when one party is dissatisfied with the decision, it may be appealed to the High Court. You also have a right of access to the courts in respect of disputes with insurers.

Useful Addresses

Name	Address
Health Insurance Authority	Canal House, Canal Road, Dublin 6, D06 FC93.
Irish Life Health	PO Box 764, Togher, Co. Cork.
Laya Healthcare	Eastgate Business Park, Little Island, Co. Cork, T45 E181.
Vhi Healthcare	IDA Business Park, Purcellsinch, Dublin Road, Kilkenny, R95 WKK6.
HSF Health Plan	HSF Health Plan, 5 Westgate Business Park, Kilrush Road, Ennis, Co. Clare.
Competition and Consumer Protection Commission	Bloom House, Railway Street, Dublin 1, D01 C576.
Financial Services Ombudsman	Lincoln House, Lincoln Place, Dublin 2, D02 VH29.
Citizens Information Board	Ground Floor, George's Quay House, 43 Townsend Street, Dublin 2, D02 VK65.

Telephone	Email	Internet
1850 929 166 +353 (0)1 406 0080	info@hia.ie	www.hia.ie www.healthinsurancecomparison.ie
1890 717 717 +353 (0)21 243 4305	heretohelp@irishlife- health.ie	www.irishlifehealth.ie
1890 700 890 +353 (0)21 202 2991	info@layahealthcare.ie	www.layahealthcare.ie
1890 444 444 +353 (0)56 444 4444	info@vhi.ie	www.vhi.ie
1890 451 451 +353 (0)65 686 2500	claims@hsf.ie	www.hsf.ie
1890 432 432 +353 (0)1 402 5500	Online query form	www.consumerhelp.ie
1890 882 090 +353 (0)1 662 0899	info@fspoi.ie	www.fspoi.ie
1890 777 121 0761 074 000	information@ citizensinformation.ie	www.citizensinformation.ie

This leaflet is a general guide only and is not intended as a legal textbook or a summary of all matters that could be relevant to your individual circumstances.

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