

Health Insurance Waiting Periods





An tÚdarás Árachas Sláinte
The Health Insurance Authority

Who we are

The Health Insurance Authority is the State body that regulates the private health insurance market in Ireland. We provide free, impartial information about health insurance.

Visit our website for information about health insurance and to compare health insurance policies using our free comparison tool.

www.hia.ie

Contents

I am upgrading to a plan with higher cover.....	2
Maximum waiting periods if you are upgrading	3
I am buying health insurance for the first time or after a break in cover of more than 13 weeks.....	4
Maximum waiting periods if you are buying health insurance for the first time.....	4
Examples.....	5
Frequently asked questions	7

Health Insurance Waiting Periods

When you buy a health insurance plan, you may not have full cover immediately. You may have to wait a fixed amount of time before you have cover for certain things. This amount of time is called a waiting period. You may have waiting periods if:

- You are upgrading to a health insurance plan that has higher cover than your current plan for one or more benefits. For example, your new plan has higher cardiac cover.
- You are buying health insurance for the first time or it has been more than 13 weeks since you last had health insurance.

I am upgrading to a plan with higher cover

Waiting periods apply to each benefit individually, not to your entire plan. You won't have waiting periods for any benefits that are the **same as your old plan**. For example, if your new plan has the same level of maternity cover as your old plan, you won't have any waiting period for maternity cover.

You may have waiting periods for benefits that are **higher than your old plan**. During the waiting period, you will still have your old level of cover. For example, if your old plan had 60% cover for joint replacements and your new plan has 80% cover, you will have 60% cover for two years and then you will have 80% cover.

Maximum waiting periods if you are upgrading

Any higher benefit	2 years
Maternity benefits	52 weeks

Once you finish the waiting periods, you won't have to serve them again unless you have a **break in cover of more than 13 weeks**.

Reducing your waiting periods

Insurance companies don't always apply the maximum waiting periods. Sometimes they reduce or waive the waiting periods. When you are buying a plan, ask the insurance company if they can reduce your waiting period.



I am buying health insurance for the first time or after a break in cover of more than 13 weeks

You may not have full cover until your waiting periods are over. There is **no waiting period for emergency care** for accidents and injuries.

Maximum waiting periods if you are buying health insurance for the first time

Accident and injuries	None
Illnesses that start after you buy health insurance	26 weeks
Pre-existing conditions	5 years
Maternity benefits	52 weeks

Once you finish the waiting periods, you won't have to serve them again unless you have a **break in cover of more than 13 weeks**.

If you **switch insurance plan or company** before you have finished your waiting periods, you won't have to start the waiting periods again. The amount of time you have already waited will be taken into account and you will finish the balance of the waiting period with your new insurance company or plan. For example, if you have a five-year waiting period for your pre-existing condition and you have already served two years of your waiting period, you will have three years left if you switch insurance company or plan.

Insurance companies don't always apply the maximum waiting periods. Sometimes they **reduce** or **waive** the waiting periods. When you are buying a plan, ask the insurance company if they can reduce your waiting period.

Pre-existing conditions

A pre-existing condition is an illness or condition that you had **signs** or **symptoms** of at any time in **the six months** before you bought a health insurance plan. Go to page 7 for more information.

Examples

Buying health insurance for the first time when you had a health condition in the past

John bought health insurance for the first time last year. He had cancer eight years ago, but he had treatment and has been healthy ever since. Three months ago, he started having symptoms similar to when he had cancer eight years ago, and unfortunately tests showed that his cancer had come back.

Although John had the same disease in the past, because he wasn't having signs or symptoms in the six months before he bought his health insurance plan it is not considered a pre-existing condition. This means that he doesn't have waiting periods for treatment related to his cancer.

Switching to a cheaper plan with the same level of cover

Marie was with the same insurance company for many years, but after shopping around she found a plan with the same benefits with another insurance company for a lower price. When she switched, she didn't have any waiting periods because both plans had the same level of cover.

Upgrading cover when you have a pre-existing condition

Patrick has had health insurance for five years. He was diagnosed with diabetes two years ago. He decided to switch to a health insurance plan with higher cover because he needs more medical care now.

His old health insurance plan had a €300 inpatient excess and his new plan has a €100 inpatient excess. This means that his new plan has higher cover than his old plan because Patrick has to pay less money out-of-pocket on his new plan if he is admitted into hospital.

Because Patrick was having signs and symptoms of his diabetes in the six months before he switched health insurance plans, his diabetes is considered a pre-existing condition. This means that he has a two-year waiting period for upgraded inpatient treatment related to his diabetes. However, during these two years he still has his old level of cover. This means that if he is admitted to hospital for his diabetes, his excess will be €300 for two years and then €100 once he has finished serving his waiting period.



Inpatient excess

An inpatient excess is the amount you pay out-of-pocket for a hospital claim. For example, if your treatment or procedure cost €800 and your excess is €50, you will have to pay €50 directly to the hospital.

Switching from a corporate plan to an individual plan

Alex had health insurance through their employer for six years. When they switched jobs, they lost cover through their employer, and they decided to buy their own plan. Because the new plan has the same level of cover and Alex had cover for the past six years through their employer, they don't have any waiting periods for their new plan.

Frequently asked questions

What is a pre-existing condition?

The definition of a pre-existing condition is: “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 ending on the day on which the person became insured under the contract”.

Even if you did not get a formal diagnosis, if you had symptoms of an illness or condition in the six months before you bought health insurance it may be considered a pre-existing condition.



Can I reduce my waiting periods?

Insurance companies don't always apply the maximum waiting periods. Sometimes they reduce or waive the waiting periods. When you are buying a plan, ask the insurance company if they can reduce your waiting period.

Who decides if my illness is a pre-existing condition?

Medical professionals will decide if your illness is a pre-existing condition.

Do newborns have waiting periods?

Children and infants that are added to a policy within 13 weeks of their **birth or adoption** do not have waiting periods.

I cancelled my health insurance plan because I moved abroad. Will I have waiting periods when I move back to Ireland?

Yes. If you have had a break in cover of more than 13 weeks, you may have waiting periods. In certain circumstances, an insurance company may agree to waive waiting periods. Contact the insurance company directly to find out more.

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