**Laya Healthcare Price Increases**

**21.02.25**

The Health Insurance Authority (HIA) has received notice of Laya Healthcare’s decision to increase prices across a range of their health insurance plans from 1 April 2025. Laya have also advised that there will be an average price increase of 6.6% across its plans.

Overall, the price of health insurance policies in Ireland increased by 11% on average in the first three quarters of 2024, and we are aware that many consumers are facing price increases when they renew this year. These ongoing price increases can be attributed to a continued rise in healthcare costs as well as a sharp increase in demand for healthcare.

We encourage all consumers to review their plan each year before they renew and to consider shopping around and switching. Many consumers can find better value by shopping around or for example, increasing their excess, or lowering cover for benefits that they don’t use, or by putting different members of the family on different plans based on their own individual health needs. The HIA has free tools to help consumers shop around, including an online health insurance comparison tool and a consumer helpline. Latest HIA data found that the over 70% of queries to the HIA related to renewals and how to get the best value for money.

Consumers will be informed of any changes to their plan including any price or benefit changes in their renewal letter. If you are a Laya Healthcare customer, these price changes will affect you if you renew your policy on or after 1 April 2025. If you are mid-contract, the cost of your insurance won’t change on 1 April 2025 but will at your next renewal date.

Our helpline is open from Monday to Friday, and we are available to provide information about health insurance, answer questions, and give information to help consumers find a health insurance plan that fits their budget. Use the free comparison tool on our website [www.hia.ie](http://www.hia.ie) anytime to compare plans, or contact us by email (info@hia.ie) or phone (01 406 0080).

**/ENDS**

**For more information contact:**

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**Notes to the editor**

For more information health insurance policies and finding the policy most suitable for your needs, visit [www.hia.ie](http://www.hia.ie) to use our free comparison tool.

**About the Health Insurance Authority (HIA)**

The role of the HIA is to ensure consumers are aware of their rights and insurers meet their responsibilities in relation to health insurance in Ireland. The HIA enables a functioning health insurance market for the benefit of consumers, providers, and policy makers that underpins an accessible health service.

The HIA is responsible for effectively monitoring the compliance of registered undertakings with the Health Insurance Acts and accompanying regulations and taking measures to secure such compliance.

The Health Insurance Act 1994, as amended, provides the legislative basis for the Open Enrolment, Lifetime Cover and Community Rating in the Irish health insurance market.