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**Response to media on health insurance levy changes from 1 April 2025**

**11.03.25**

The health insurance market in Ireland is community-rated. This means that everyone pays the same amount for any given health insurance plan regardless of their age or health status, with some exceptions for children and young adults. In order to support community rating, the Health Insurance Authority (HIA) operates and manages a Risk Equalisation Fund, which is funded through a health insurance stamp duty. Insurers receive credits from the Risk Equalisation Fund for insuring members of “less healthy” groups, which means that insurers are not incentivised to only insure healthy groups, such as younger people, for example.

A health insurance stamp duty rate is calculated by the HIA each year by projecting levels of people with health insurers and their levels of claims. The rate is recommended to the Minister for Health, and the government considers and usually accepts and implements that recommendation. Stamp duty is increasing for policies renewing from 1st April 2025 to 31st March 2026. However, stamp duty for non-advanced policies renewing from 1st April 2025 to 31st March 2026, which are policies that primarily provide cover for public hospitals, is decreasing. Insurers did not reduce the price of their plans as a result of reduced levy rates from 1st April 2024 to 31st March 2025.

**/ENDS**

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

The purpose of the HIA is to ensure compliance with regulations and to provide consumers with the information and tools to make informed choices. Our vision is a well-functioning and transparent health insurance market, where consumers understand their rights and feel empowered in their decisions. We regularly publish market updates and consumer surveys on our website: <https://www.hia.ie/publications>.