



Market Figures

There were 2,122,000 people insured with inpatient health insurance plans at the end of December 2015. This represents an increase in the number of insured people of 97,000 over the past 12 months. The market peaked at almost 2.3 million at the end of 2008.

In addition to those insured with inpatient plans, there were 102,000 insured with products solely providing outpatient benefits or health insurance cash plans.

In-patient health insurance plans	Total Insured 000's
Dec 2008	2,297
Dec 2009	2,260
Dec 2010	2,228
Dec 2011	2,163
Dec 2012	2,099
Dec 2013	2,049
Dec 2014	2,025
Mar 2015	2,031
June 2015	2,119
Sept 2015	2,118
Dec 2015	2,122

Based on CSO population estimates for April 2015, the percentage of the population with inpatient health insurance plans stands at 45.8% at end December 2015 compared to the 2008 peak of 50.9%

Market News

New Plans

Laya Healthcare

Laya Healthcare will be launching 11 new plans on 1 March 2016. These are Advantage 175 Plus (€1,056 per adult), Advantage 175 Choice (€1,284 per adult), Advantage 375 Explore (€652 per adult), Advantage 375 Plus (€782 per adult), Advantage 375 Choice (€1,006 per adult) (all with restricted private hospital lists), Flex 175 Plus (€1,151 per adult), Flex 175 Choice (€1,380 per adult), Flex 375 Explore (€750.40 per adult), Flex 375 Plus (€900 per adult), Flex 375 Choice (€1,075 per adult) (all covering a semi private room in a private hospital subject to a once off excess). Assure Protect (€419 per adult) provides cover for a semi private room in a public hospital.

Price Changes

GloHealth

GloHealth will reduce adult premiums by -5% to -6% on 1 March 2016 on Kick off, Bloom, Net One, Net One Extra Privacy and Basic plan.

Laya Healthcare

Laya Healthcare will change adult premiums on their plans on 1 March 2016 by -7% to + 11%.

Market News

Health Insurance (Amendment) Act 2015

The Health Insurance (Amendment) Act 2015 was enacted in December 2015. The Act changed the risk equalisation credits and stamp duties for policies commencing from 1 March 2016. The adult stamp duty will change to either €403 or €202 from the current rates of stamp duty of €399 or €240. Insurers will receive a credit from the risk equalisation fund in respect of all insured lives aged 65 and over and in respect of each hospital stay in private hospital accommodation.

Special Offers

Laya Healthcare will be offering second and subsequent child premiums for free on 7 plans from 1 March 2016.

These plans are Advantage 125 Explore, Advantage 125 Plus, Advantage 125 Choice, Flex 125 Explore, Flex 125 Plus, Flex 125 Plus, Flex 125 Choice and Flex 175 Explore.

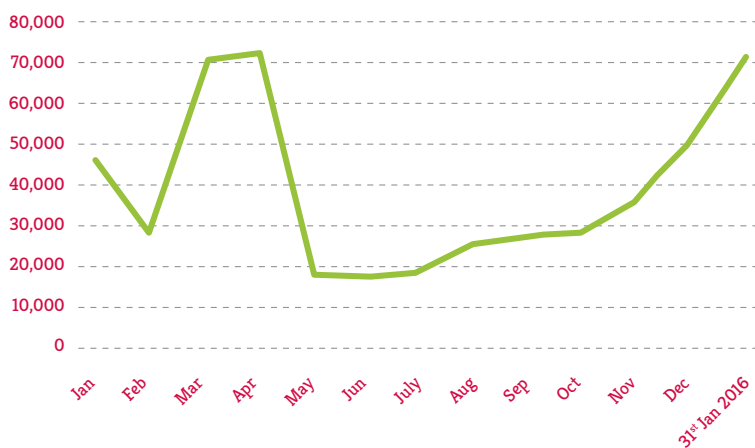
Vhi Healthcare will be offering half price child premiums on One Plan Family, Parents and Kids Excess, Teachers Plan Select and Nurses Plan Select from 1 March 2016.

Aviva will reduce child prices from 1 March 2016 on Family Value plan to €199 per child and the price for the fourth and subsequent children will be reduced to €96.50 per child on Family Value, Family Focus, Health Value, Hospital Focus, Level 2 Health Excess, Level 2 Health Excess with day to day and Level 2 Health Excess 500.

Consumer Information

The Authority maintains a website www.hia.ie which provides health insurance information to consumers. It includes a plan comparison facility, which allows consumers to choose the most appropriate plans for their circumstances and compare benefits and prices of plans side by side. The website received 428,000 visitors in 2015. A peak in website visitors occurred in the lead up to the introduction to Lifetime Community Rating on 1 May 2015, with March and April being the busiest months with an average of 70,500 visits per month.

Website visitors 2015-2016



Vhi Healthcare

Vhi's Start Plan, Start Plan 250, PMI 04 11, HealthSteps Silver and HealthSteps Gold premiums will also change by -3% to +2% on 1 March 2016.

Aviva Health

Aviva Health will reduce premiums on 10 plans on 1 March 2016 by an average of 10% on adult premiums.

Benefit Changes

Aviva Health

Aviva Health will add a vasectomy benefit (GP only) on 38 plans on 1 March 2016 and will also add their Babylon Health benefit (face to face video consultations with a GP) to 7 plans and increase health screening benefits on 36 plans.

Vhi Healthcare

Vhi will increase the number of GP visits covered on 8 plans, increase Swiftcare benefit on 3 plans and increase screening benefit on 1 plan.

Laya Healthcare

Laya Healthcare will reduce hospital day case excesses on Flex and Advantage 175 Explore plans, as well as adding a physioline to those plans on 1 March 2016. Additionally Laya's dental benefit will allow claims for dental X-rays from the same date.