**Demand for Health Insurance Remains High despite rising costs, with** **Increasing Numbers Purchasing Cover for the First Time**

**XX September 2023:**  The Health Insurance Authority’s (HIA) annual report, published today, reveals that the health insurance market remained in a strong position in 2022 and the number of people with health insurance in Ireland continued to rise including increasing numbers purchasing cover for the first time. This trend continues into 2023, despite increases in premiums announced from health insurance providers.

In 2022, demand for health services continued to rebound from the COVID-19 pandemic, with out -patient hospital attendances outstripping in- house hospital stays . Interestingly, this trend is reversing now as we move through 2023, where demand /supply constraints in the private hospital sector are evident.

The impact of the COVID–19 pandemic remained visible on health services in 2022, though at a lower level than the previous 2 years. While hospital activity increased relative to the steep reduction observed in 2020 and 2021, it remained lower than pre-pandemic levels. .  2022 saw a return to pre-covid levels of day treatments in hospitals, while over-night stays had not yet returned to pre-COVID levels.

**Minister for Health, Stephen Donnelly, TD welcomed the Annual Report saying:**

*“This report gives valuable insight into market and consumer trends in private health insurance for 2022, when the impact of Covid-19 was still making an impact on the health sector. I want to thank colleagues in the HIA for their role in gathering this information and more broadly in their role in providing consumer information in what is often seen as a complicated product area.”*

**Commenting on the publication of the HIA Annual Report Patricia Byron, Chairperson of the HIA, said:**

*“In 2022 key outputs included the HIA launching a new strategy (2022-2024), prioritising Consumer, and Compliance & Accountability, and the building of a revised infrastructure - investing in our staff and digital capacity. We also received approval under EU State Aid rules to continue with the operation of the Risk Equalisation Scheme including technical improvements.. Our Annual Report reflects our progress on achieving our objectives during the first year of our three-year strategy.”*

**Key findings from the 2022 HIA Annual Report on the Private Health Insurance Market include:**

* 2.44 million people), had health insurance at the end of 2022, corresponding to 47.6% of the total population, which is a 3% increase on the previous year.
* Vhi Healthcare’s market share was 48.4%, Laya Healthcare had a 27% market share and Irish Life Health had 20.5%.However, market shares vary significantly by the ages of the insured. For instance, at the end of 2022, Vhi Healthcare insured 54% of those aged 70-79 with insurance, compared to 72% at the end of 2014.
* The total level of claims paid in 2022 increased by 16.5% on 2021. Total claims paid by insurers in 2022 have exceeded claims paid in 2019 before the pandemic (€2,25 billion) for the first time since COVID-19 impacted claims on health insurance.
* Feedback from consumer surveys commissioned by the HIA during 2022 showed that many consumers still find it difficult to understand their health insurance plans and compare options, particularly with over 327 plans on the market.  Over 199, 000 comparisons of health insurance products were made on the HIA website, and over 3, 000 calls were received by their information helpline.

**Patricia Byron, Chairperson of the HIA continued:**

*“Last year we received over 3,000 calls to our consumer helpline, and almost 200, 000 consumers used the HIA’s comparison tool at hia.ie. We encourage all consumers to assess their level of coverage each year and compare products available”.*

For more information on the Health Insurance Authority and the private health insurance market, visit [www.hia.ie](http://www.hia.ie/).  The HIA encourage all health insurance customers to always review their policies before they renew, and to use the HIA’s comparison tool (<https://www.hia.ie/health-insurance-comparison>) to assess plans and identify cost savings that could be made.  The HIA’s consumer helpline is also a free service which provides information to consumers on their health insurance options.

**ENDS**

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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 know 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 2013 provides the legislative basis for the Risk Equalisation Scheme and the Risk Equalisation Fund, the mechanisms used to implement and support Lifetime Community Rating in the Irish health insurance market.