



Health Insurance Authority

A review of Private Health Insurance
in Ireland 2023

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B&A

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A review of Private Health Insurance in Ireland in 2023

Background

Since 2002, the HIA has commissioned a consumer survey, which takes place every two years, looking at the public's attitudes and perceptions to health insurance in Ireland. In this report, results for the years 2011 to 2021 are included where applicable.

Specific questions were asked depending on the person's health insurance status (i.e., those currently holding health insurance versus those who do not), with some questions being asked of the entire sample. Among the topics included are:

- Incidence of, and attitudes towards, health insurance
- Reasons for having or not having health insurance, and the likelihood of taking out health insurance in the future
- Awareness and attitudes towards Lifetime Community Rating
- Switching behaviour (both among providers and plans within providers) and attitudes towards switching
- Perceptions of cost
- Level of satisfaction with health insurance
- Awareness of the Health Insurance Authority (HIA).



A review of Private Health Insurance in Ireland in 2023

Methodology

In this latest wave of research, B&A have reverted to a face-to-face methodology.

As a result of the pandemic, the 2021 study was conducted online.

Given the change in methodology, we are not making direct comparisons with 2021 results; the attitudinal and behavioural profile of online panellists tend to be slightly different to the overall population.

As in previous years, a nationally represented sample of 2,007 interviews.

Fieldwork took place during October 2023, mirroring the timing of previous surveys.

To ensure a representative sample of the adult population in the Republic of Ireland (aged 18+), quotas were set around gender, social class and region. Data was weighted at the analysis stage to reflect the known population, based on CSO data.

The margin of error for the overall sample of 2,007 is +/- 2.2%.

When we look specifically at respondents with or without health insurance, the margin of error is +/- 3.1% in both instances.



1. Executive Summary

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Who has health insurance?

Just under half of the population (45%) age 18+ have health insurance (recent HIA data show that 47% of the resident population, including children, have health insurance).

The socio-economic profile of people with health insurance continues to be largely people from the white collar/professional socio-economic group (ABC1s). They account for 69% of all health insurance holders, even though they represent circa 46% of the national population.

Those over the age of 35 are more likely to have health insurance, with those aged 65+ accounting for 22% of all policy holders.

As has been seen previously, residents of Dublin are more likely to hold policies, while those living in Connaught/Ulster under-index.

Over one third (36%) have dependent children, whilst just under seven in ten (69%) policy holders being married or co-habiting.

Among those without health insurance, 16% previously had it, but have relinquished it. The main reason for cancelling policies continues to be affordability.



Reasons for taking out health insurance and barriers to entry

The primary reason for having health insurance is that it was offered by employers – one in five (19%) cite this, driven by younger policy holders.

Other prominent motivators for having health insurance is the perceived inadequacies of the public health system (13%) and the belief that services can be accessed quicker through health insurance (11%). This is a more prevalent view among older policy holders.

Nearly one in ten (nine percent) state that the cost of medical treatment and accommodation is the driver behind having insurance.

Among those without health insurance, price considerations continue to be the greatest barrier.

One in five (19%) state they do not have health insurance as they have a medical card, while 13% state they are happy with the public system.



Attitudes towards health insurance

There is a consistent belief (60%) that health insurance is a necessity, and not a luxury. Even among those without health insurance, this perception is strong - 46% of them state this to be the case.

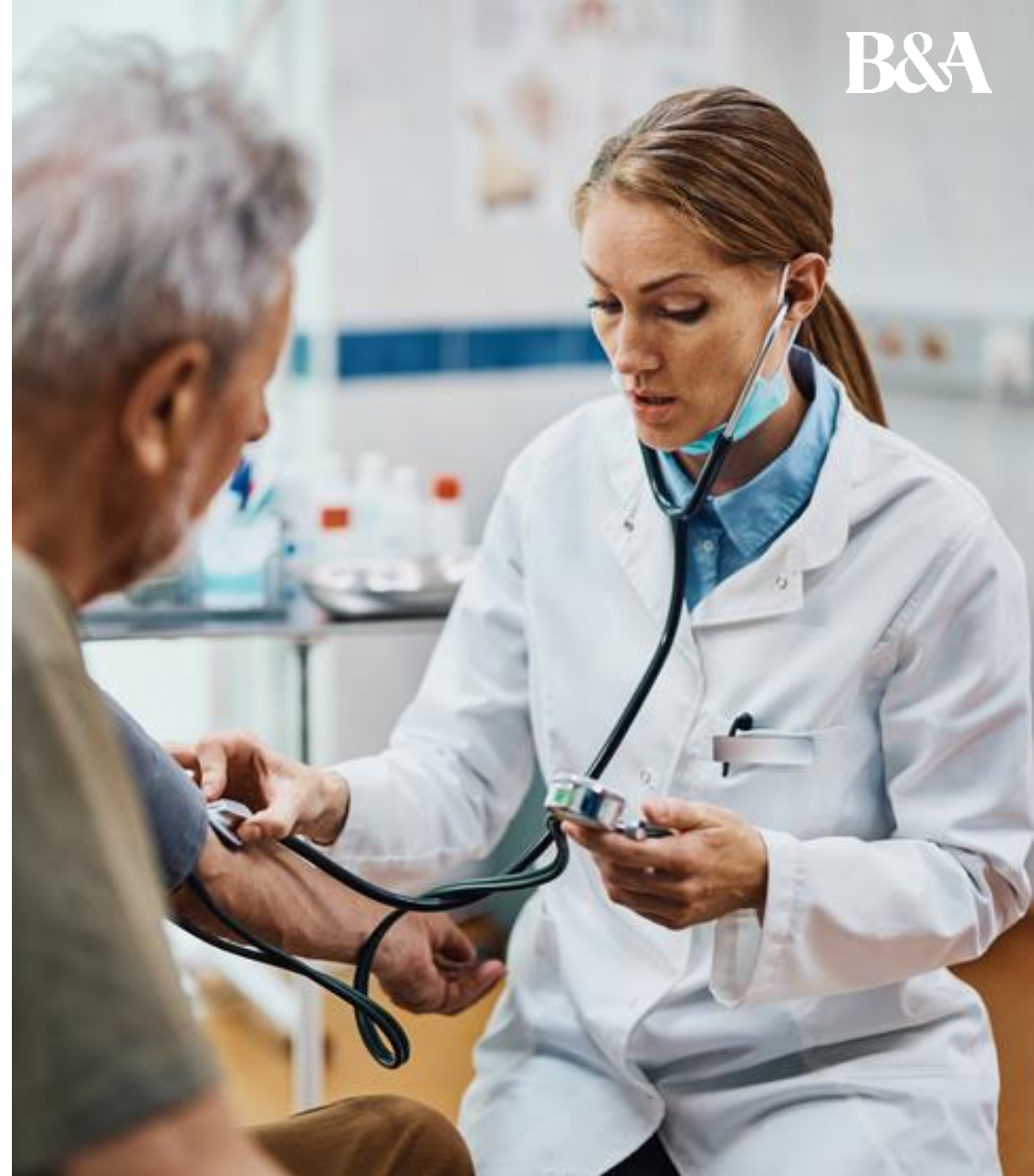
There also remains a firm acceptance that health insurance enables consumers to access *better* healthcare services and to *fast-track* access to those services.

However, some have concerns about how easy it is to decipher insurance policies; **44% acknowledge that it can be difficult to understand how health insurance works, and the terminology that is used.**

Likewise, only 39% agree that there is adequate information available to enable them to compare plans on offer.

In general, the public recognise the need for health insurance – 65% refute the idea that health insurance is not needed, and that the public system is adequate.

Coupled with this, there is a strong rebuttal that only the elderly and sick need health insurance.



Levels of satisfaction with health insurance

Among those with health insurance, there are generally high levels of satisfaction across all elements of the service.

Policy holders are most satisfied with their insurance provider in general, and the levels of customer service they receive.

They are also happy with both the range of products/services provided and the level of cover they receive.

While nearly one in five (18%) express some dissatisfaction with the quality of information and advice they receive from their health insurer explaining cover and benefits, levels of satisfaction are at an historical high.

This is reflected in a similar view being proffered that health insurance holders understand the benefits included within their policy; 19% expressed some dissatisfaction with this sentiment, but this is counterbalanced by a sizeable proportion being satisfied.



The health insurance landscape: Health insurers, premiums and work schemes

Vhi remains the largest provider in the marketplace and has a 46% share, with Laya Health Insurance holding 26% and Irish Life Health 20%.

Both Laya and Irish Life are more prominent among 35-54 year olds, while Vhi over-indexes among younger and older cohorts.

The average length of time having health insurance stands at 20 years, with policy holders being with their provider for an average of 15 years.

The average cost of a policy now stands at €2,184, reflecting increased premiums. As seen previously, the cost of policies (and associated cover) increases with age. Those aged 55+ are prepared to pay a significant higher premium in general.

Over one in three (35%) are part of a work group scheme.

Among that cohort, close to half (44%) have the entirety of their policy paid for. Most workers in such schemes are not offered a choice of health insurer. Most employers (78%) have kept their contributions towards health insurance steady.



Switching behaviour

A significant majority (over seven in ten) have never switched their health insurance provider, indicating a high degree of apathy within the sector.

One in four (26%) claim to have ever switched provider, somewhat similar to previous years. For those who have switched, the majority (54%) have done so once. Vhi tend to have more churn, which given its size and legacy within the market, is unsurprising.

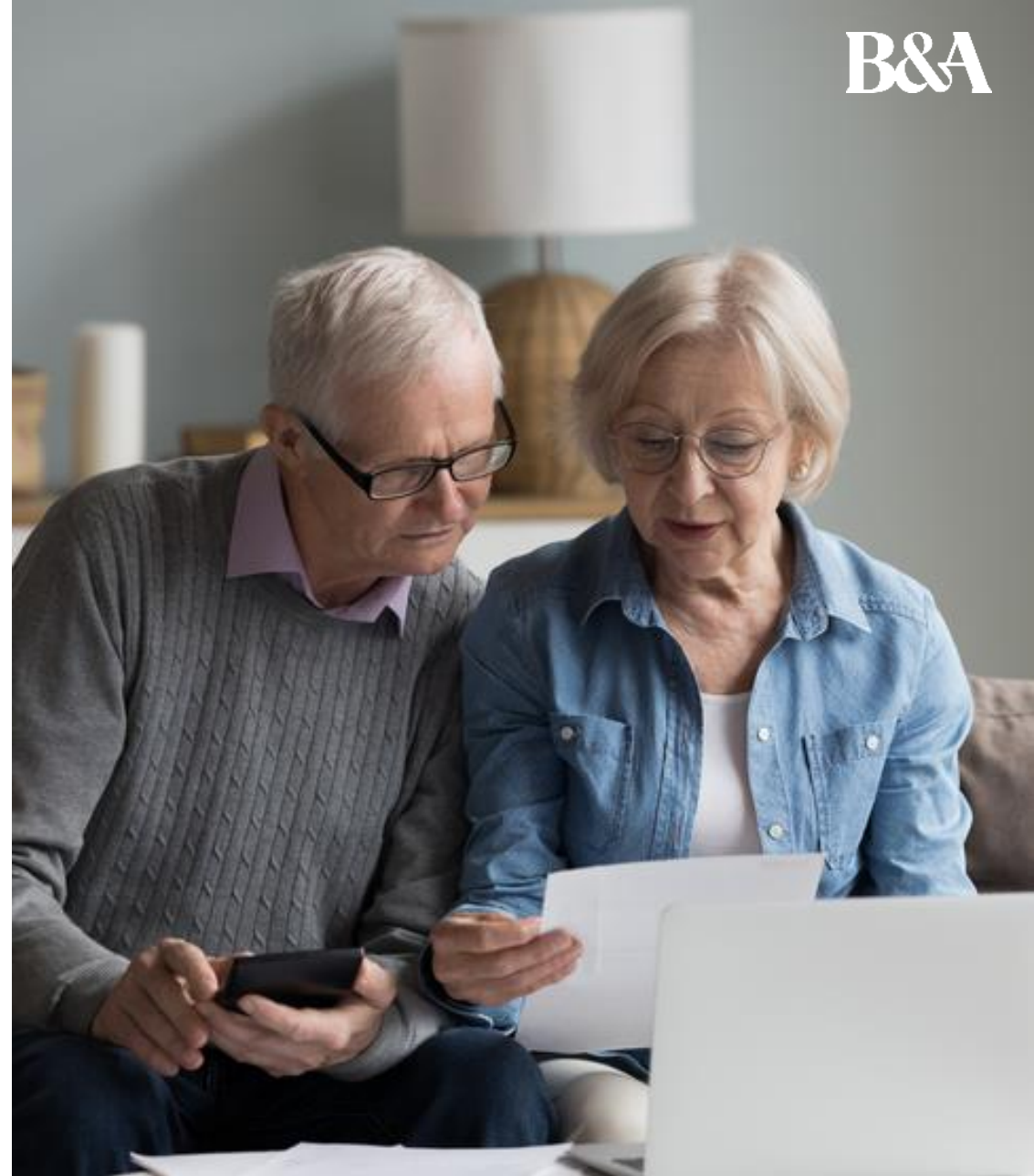
Reasons for switching provider are driven by cost considerations primarily, followed by better cover.

For those who have not switched, their reasons for remaining loyal is that they are simply satisfied with their current supplier (27%), or that they believe there would be no significant cost savings.

In general, the perceived difficulty of switching provider is not a significant barrier – just 15% believe the process to be difficult.

Health insurance holders would require a cost saving of 22% to consider switching. Interestingly benefit gains are just as important a driver as financial gains to encourage switching.

29% have switched plans within the same provider. Among those who have done so, the frequency of switching plans is twice. Reasons for switching plans are also driven by better cover or cost considerations.



Awareness of HIA and HIA services

Overall awareness of the HIA stands 58%. One in three have some or a very good understanding of the HIA. Those with health insurance are more likely to be aware/understand the HIA.

Over one in ten would approach the HIA directly for advice if they have an issue with health insurance. The majority (55%) would contact their provider directly. However, a sizeable minority (30%) would be unsure who to contact.

One in eight have used the HIA comparison tool, and among those who have, satisfaction is high (71%).

Over one in five state they are likely to use with the HIA website or consumer helpline if required.

When given the choice, consumers are more likely to use an online comparison tool, driven by younger cohorts. Preference for a consumer helpline becomes more prominent among older cohorts.





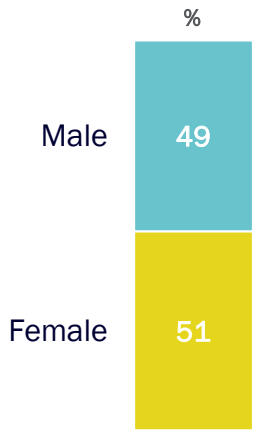
2. Sample Profile

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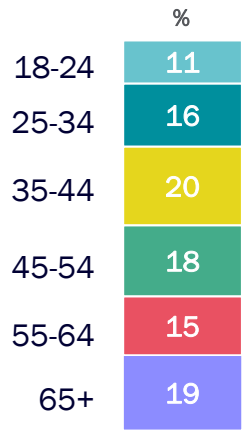
Profile of respondents. Quotas were set to reflect the Adult population in Ireland **B&A**

All respondents N - 2007

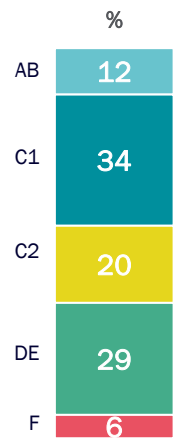
Gender



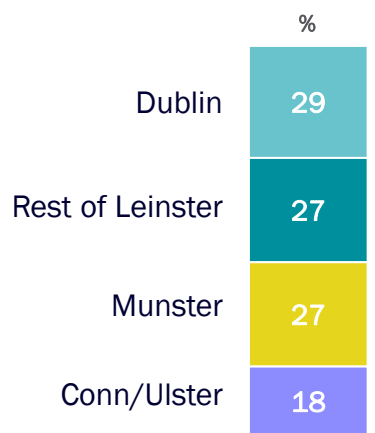
Age



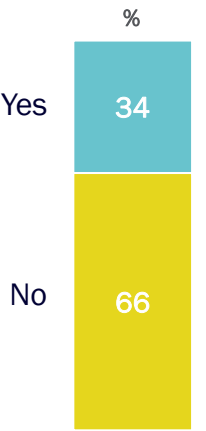
Social Class



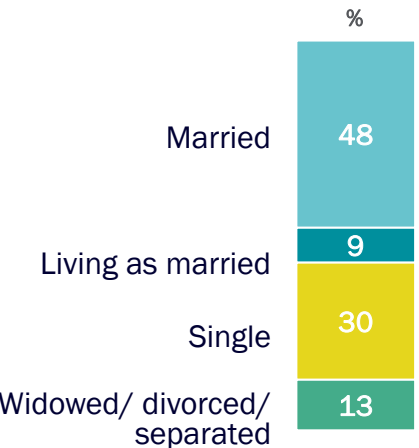
Region



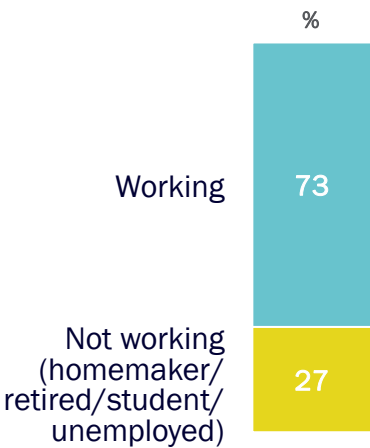
Dependent Children



Marital Status



Working Status



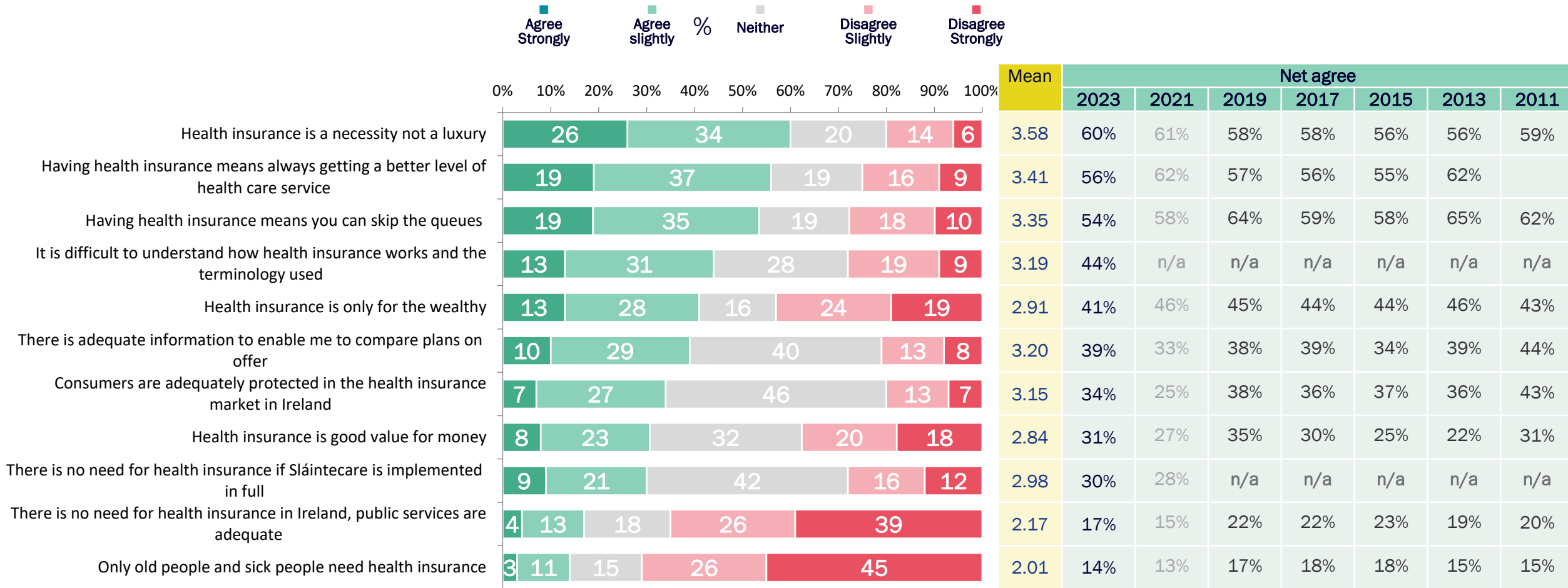


3. Some context before we start

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Statements about Health Insurance

All Adults N - 2007



Similar to previous years, health insurance is considered a necessity rather than a luxury, with three in five stating this to be the case. There remains a firm belief that health insurance enables consumers to access *better* healthcare services and to *fast-track* access to those services.

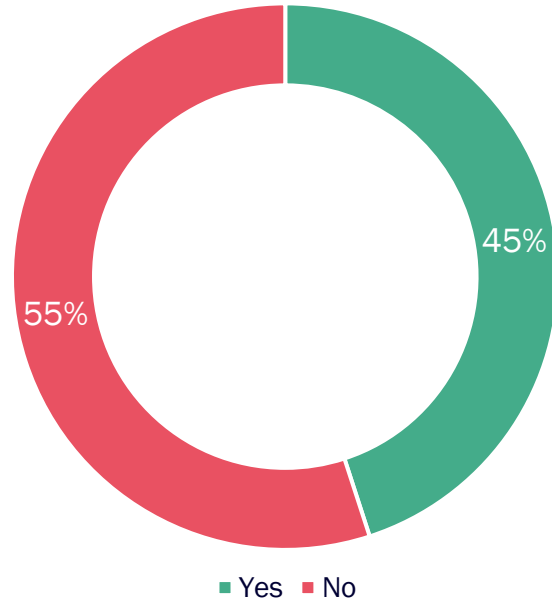


4. Incidence of health insurance

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Incidence of Health Insurance

Base: All Adults Aged 18+ (n=2,007)



Incidence of having health insurance policies in previous years

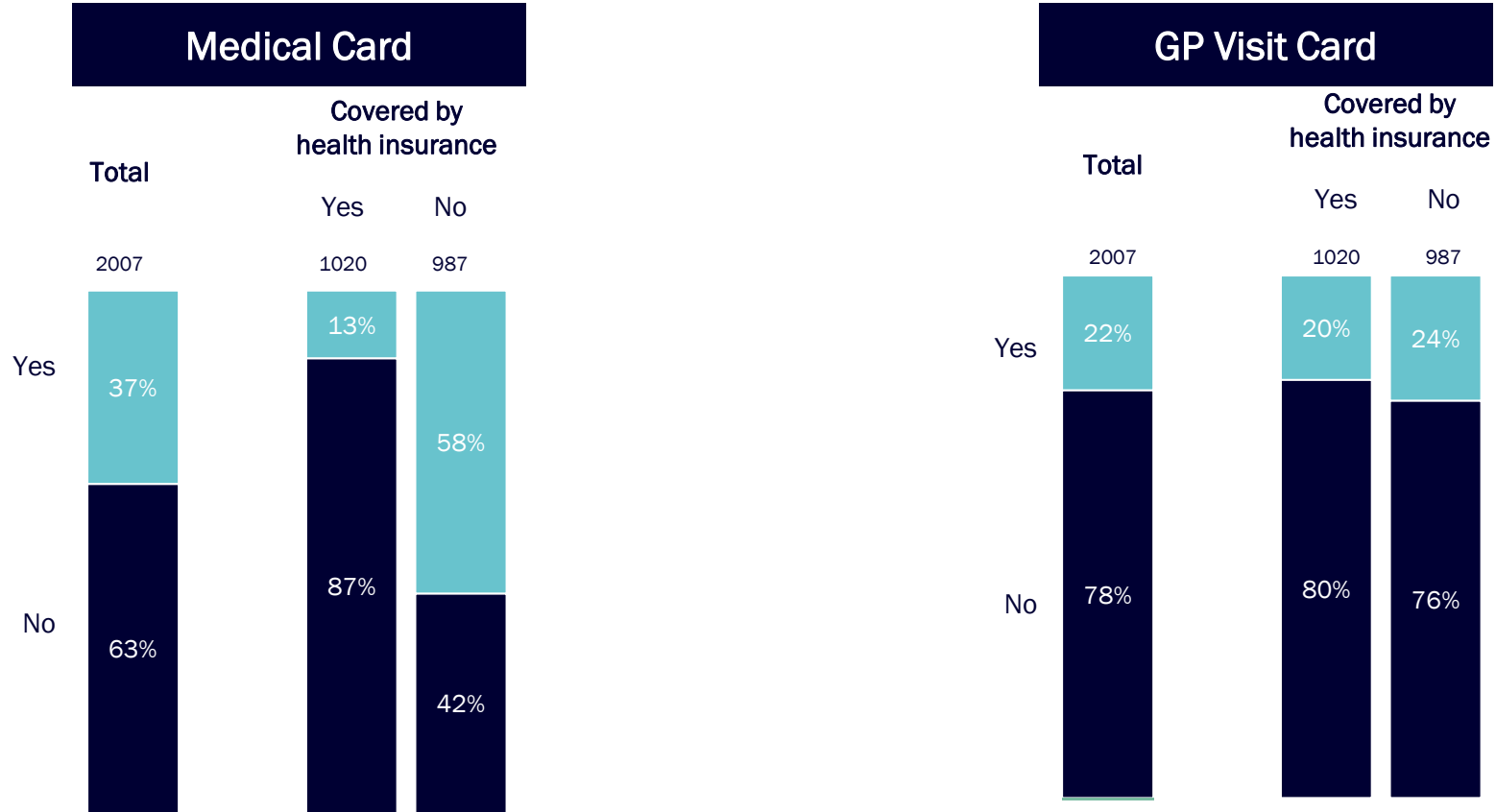
2021	2019	2017	2015	2013	2011
53%	48%	43%	41%	40%	43%

Nearly half the population claim to have health insurance, indicating some softening since the last comparable study. While it is considered a necessity, cost of living concerns may influence uptake.



Incidence of holding Medical Card or GP Visit Card

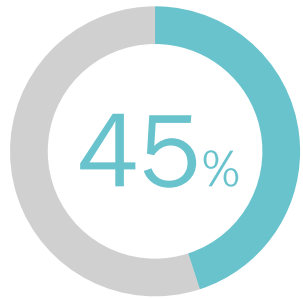
Base: All Adults Aged 18+ (n=2,007)



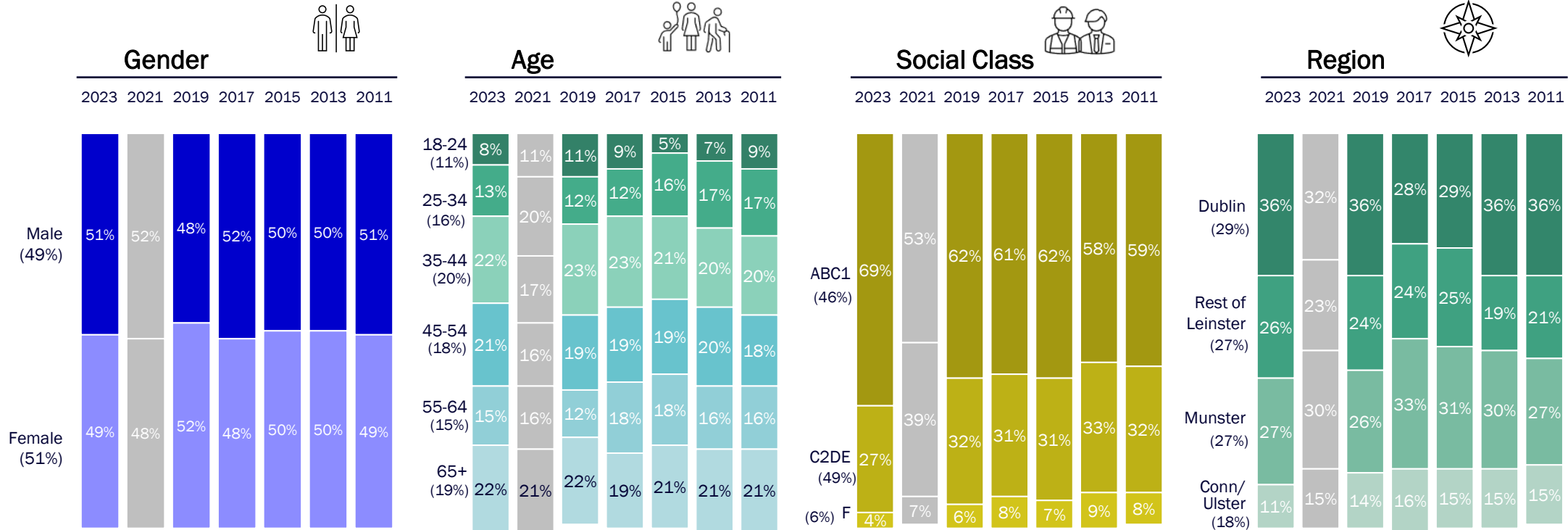
Nearly two in five overall have access to a medical card, rising to nearly three in five among non-health insurance holders. GP Visit cards are less prevalent, and penetration is more evenly spread across both cohorts.

Profile of people with Health Insurance

Base: All with Health Insurance (n=1,020)



All with health insurance

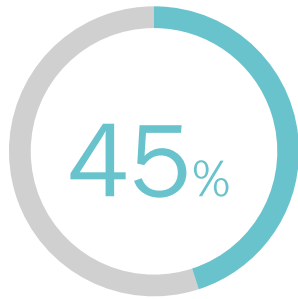


() = National Profile

Those with health insurance are more likely to be white collar workers (ABC1s) or living in Dublin. Males are marginally more likely to have health insurance, and uptake is higher among those over the age of 35.

Profile of people with Health Insurance

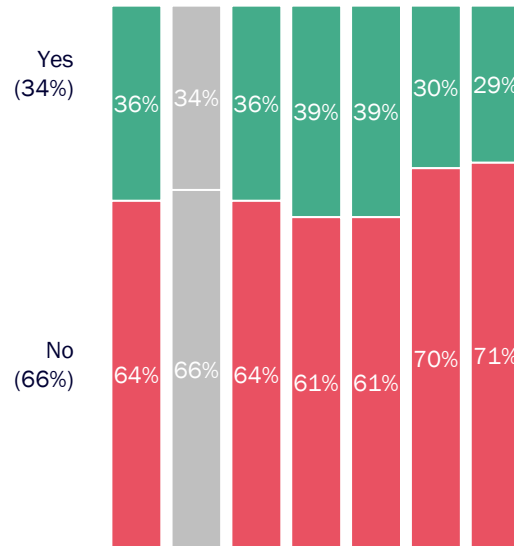
Base: All with Health Insurance (n=1,020)



All with health insurance

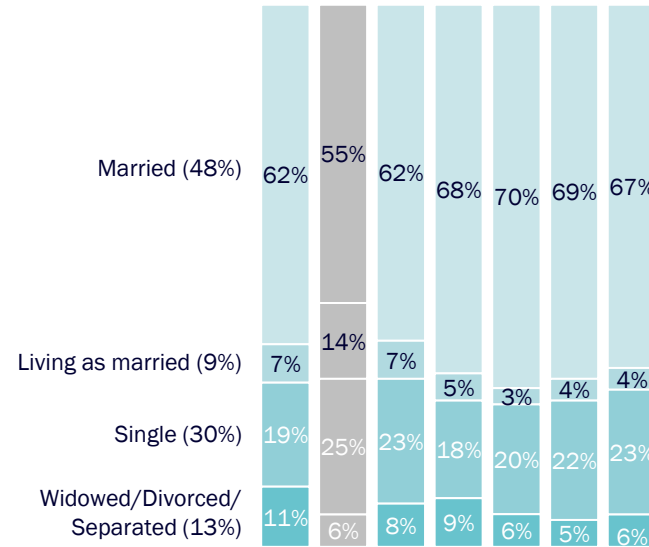
Dependent Children

2023 2021 2019 2017 2015 2013 2011



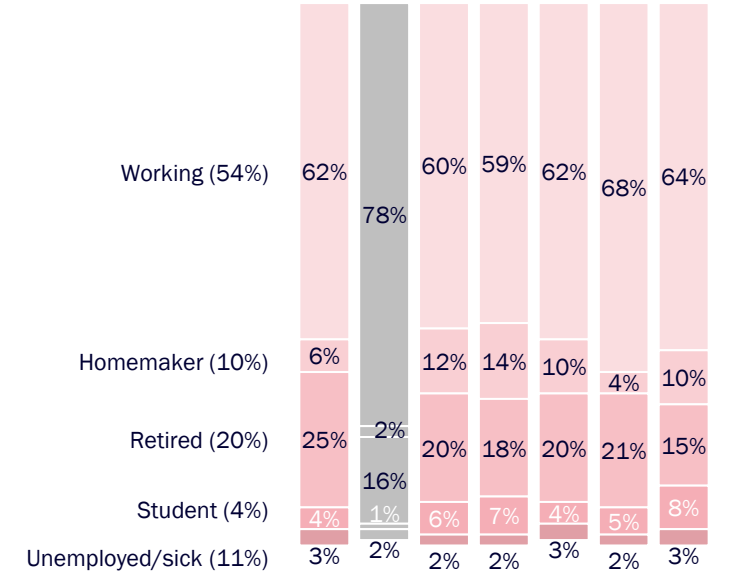
Marital Status

2023 2021 2019 2017 2015 2013 2011



Working Status

2023 2021 2019 2017 2015 2013 2011

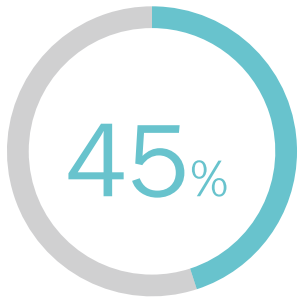


() = Overall Profile

Those with dependent children are slightly more likely to have health insurance. Likewise, penetration is higher among workers and retirees (reflecting the age profile).

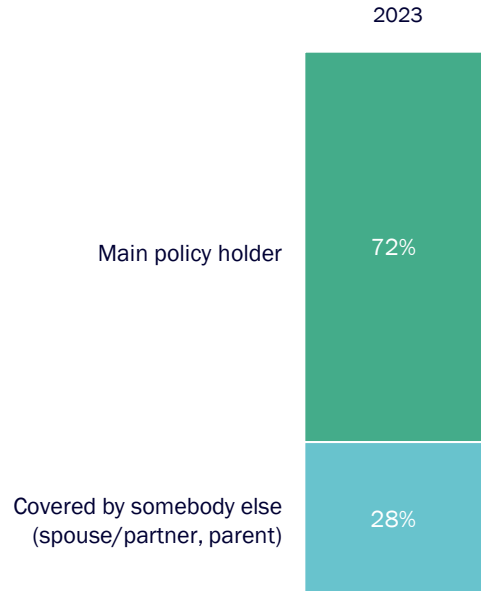
Profile of people with Health Insurance

Base: All with Health Insurance (n=1,020)

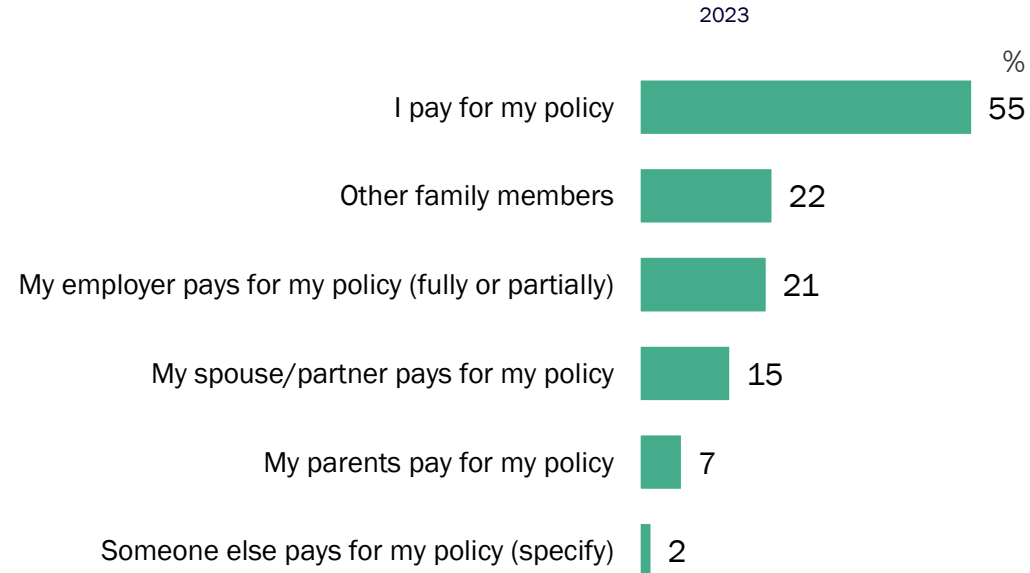


All with health insurance

Policy Holder



Who pays for Policy

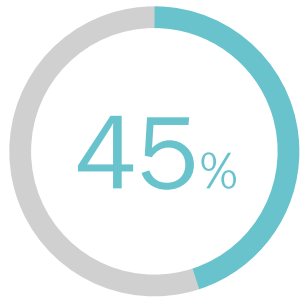


Seven in ten are the main policy holder, with a majority paying for their policy themselves. Employer schemes account for one in five payments.



Current Health Insurance Provider

Base: All with Health Insurance (n=1,020)



Of overall population have health insurance, of whom 55% personally pay for it.

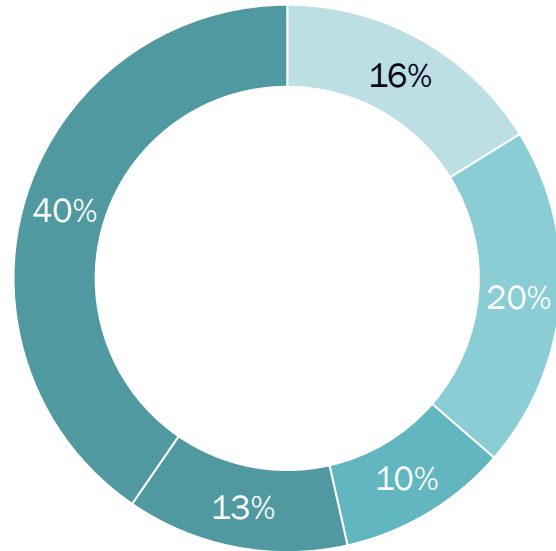
	2023	2021	2019	2017	2015	2013	2011
VHI Healthcare	46%	45%	50%	52%	49%	55%	58%
Laya Health Insurance	26%	26%	25%	27%	21%	18%	18%
Irish Life Health	20%	23%	16%	16%	20%*	19%*	12%*
Any Garda/ Prison Officer scheme	3%	4%	2%	2%	4%	n/a	n/a
Other	5%	3%	6%	3%	3%	7%	4%
Don't Know	0%	0%	2%	1%	3%	1%	2%

Among those with health insurance, VHI continues to be the most widely used provider, and musters nearly half of the market. Laya has remained steady in recent years, and accounts for a quarter of the market. One in five claim to be with Irish Life Health.

Length of time being covered by Health Insurance

Base: All with Health Insurance (n=1,020)

Number of years health insurance is held



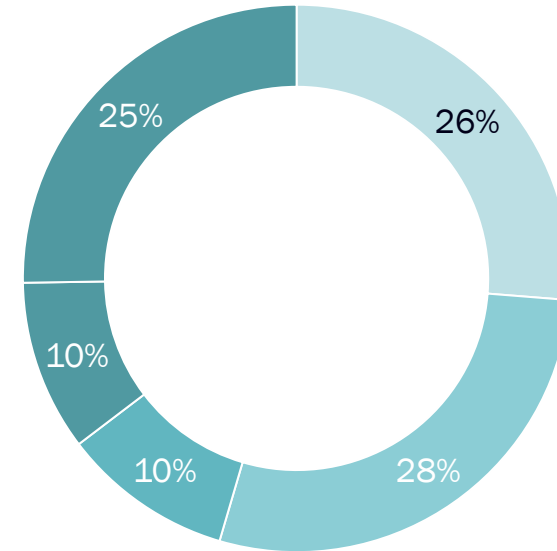
■ 0 - 4 years ■ 5 - 10 years ■ 11 - 15 years ■ 16 - 20 years ■ 21+ years

Average

20 years

(18 years in 2021)

Number of years with current health insurance provider



■ 0 - 4 years ■ 5 - 10 years ■ 11 - 15 years ■ 16 - 20 years ■ 21+ years

Average

15 years

(13 years in 2021).

Among those with health insurance, the average length of time having their policy is 20 years. Signaling a high degree of brand loyalty, the average length of time with their current provider is 15 year.

Q.16 For how many years have you held health insurance either through your policy or the policy of a partner/spouse? Please do not count any time where you may have been insured under your parents policy.

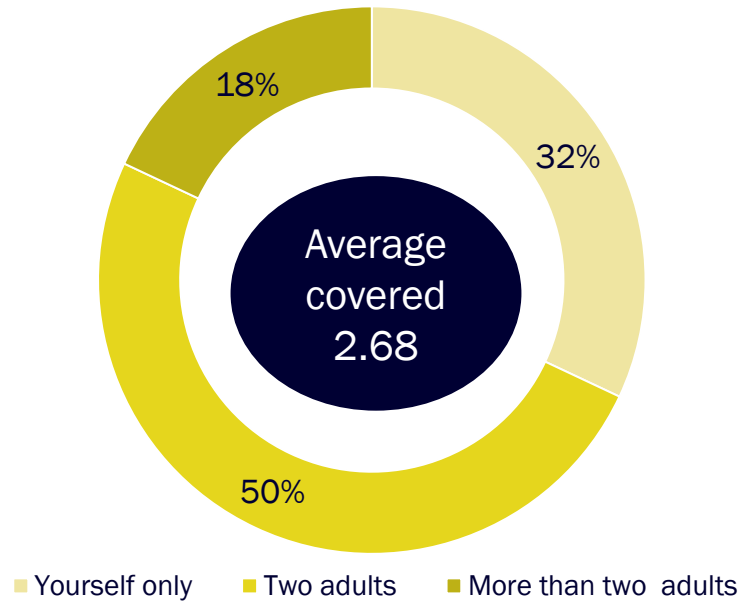
Q.17 How long have you been with your current insurer as the policy holder or partner/spouse of the policy holder?



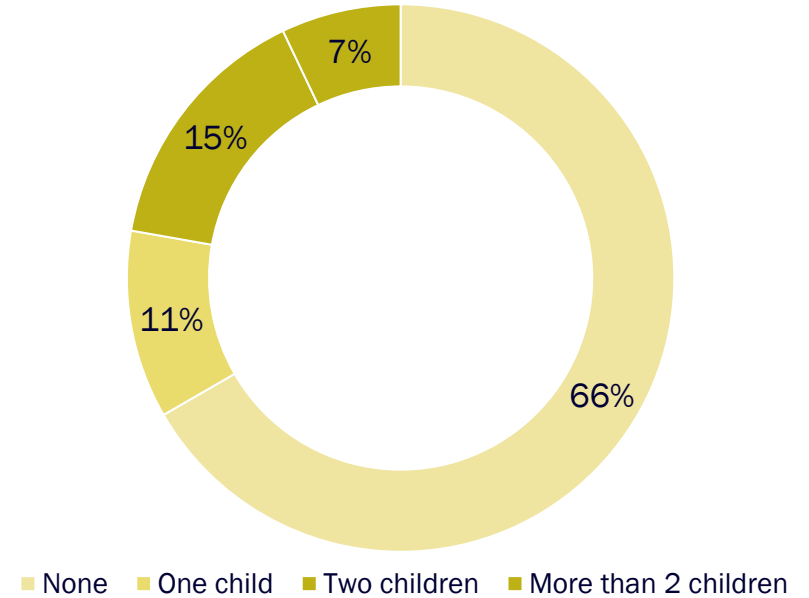
Number of people covered on insurance policy

Base: All with Health Insurance (n=1020)

Number of adults covered by policy



Number of children covered by policy



The vast majority (82%) of policies are for singular policy holders or two adults.

Q.19 How many people in the household have health insurance?
 Q.20 How many adults, (i.e. aged 18+) **including yourself**, are covered by this policy?
 Q.21 And how many children **aged under 18**, if any, are covered by this policy?

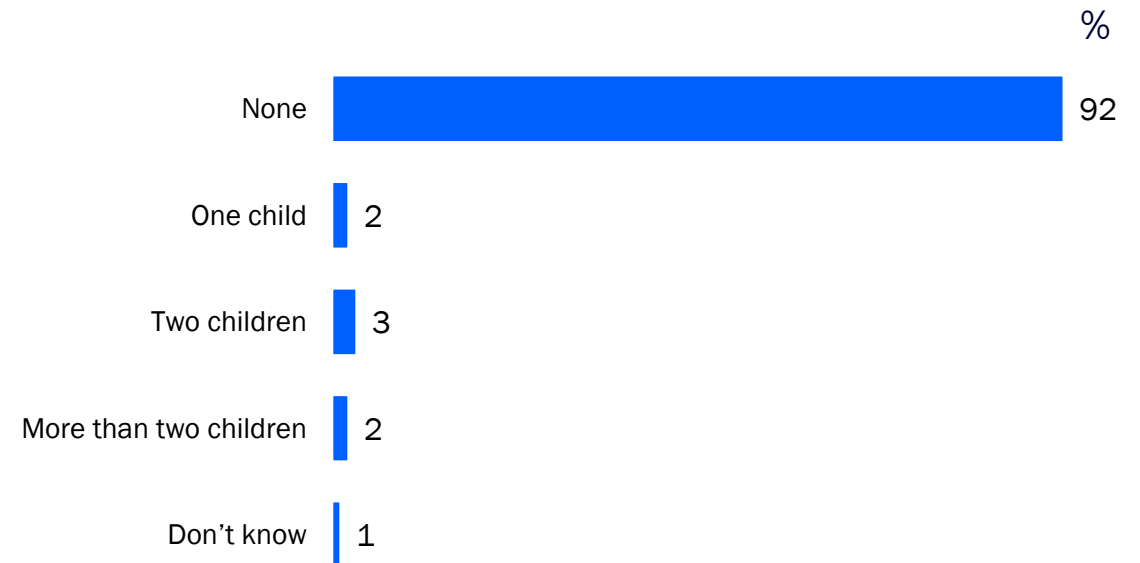
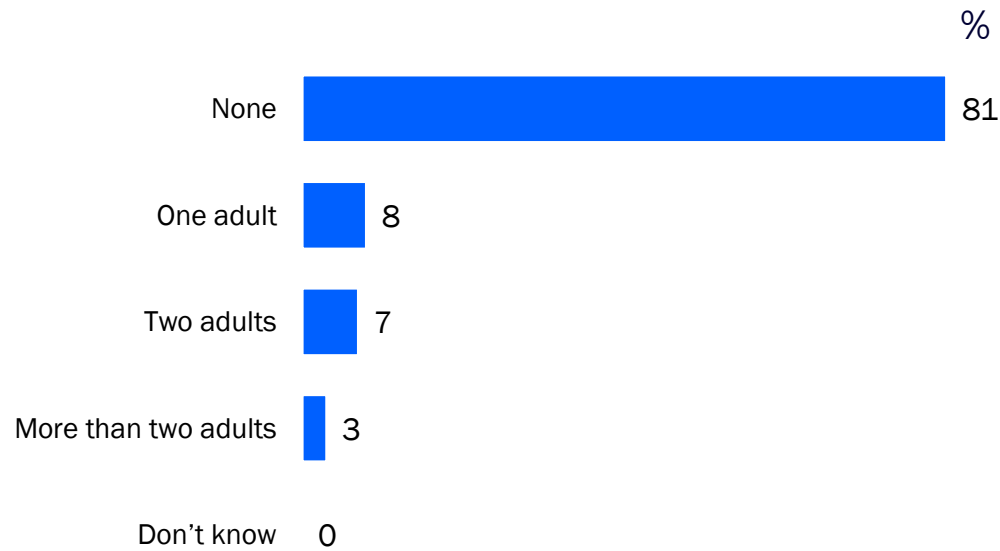


Number of people covered on different insurance policy

Base: All with Health Insurance (n=1020)

Number of adults covered by different policy

Number of children covered by different policy



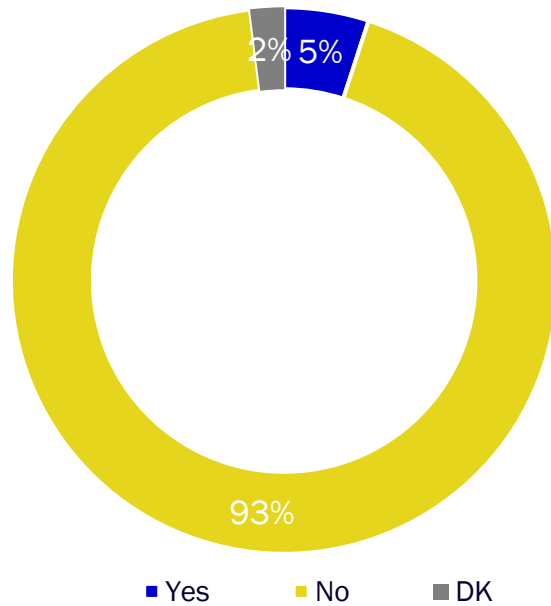
Most adults (and children) in the household who are covered by health insurance stay with the same policy/provider.



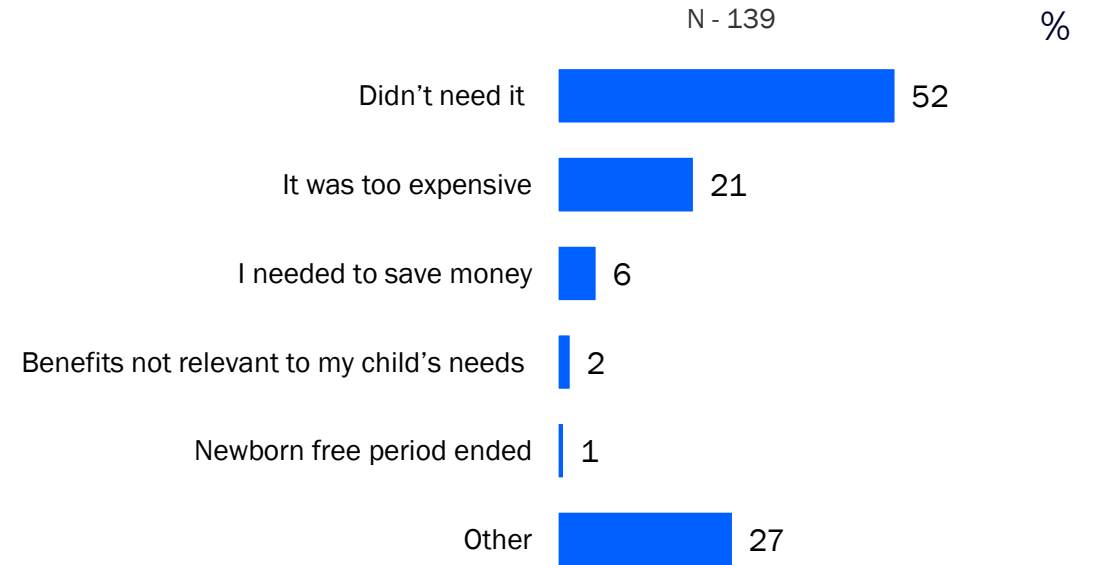
Incidence of not renewing a child/children's policy

Base: All Adults Aged 18+ (n=2,007)

Incidence



Reasons for not renewing



The incidence of non-renewal of children's policies is low, with lack of necessity being the primary motivator

Q24 Have you ever had a child on a health insurance policy on your own policy or on a separate policy and didn't renew it?

Q25 Why did you not renew your child/children's health insurance policy?





5. Drivers and Satisfaction Levels Among those with Health Insurance

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Key Driver for having Health Insurance – Main reason

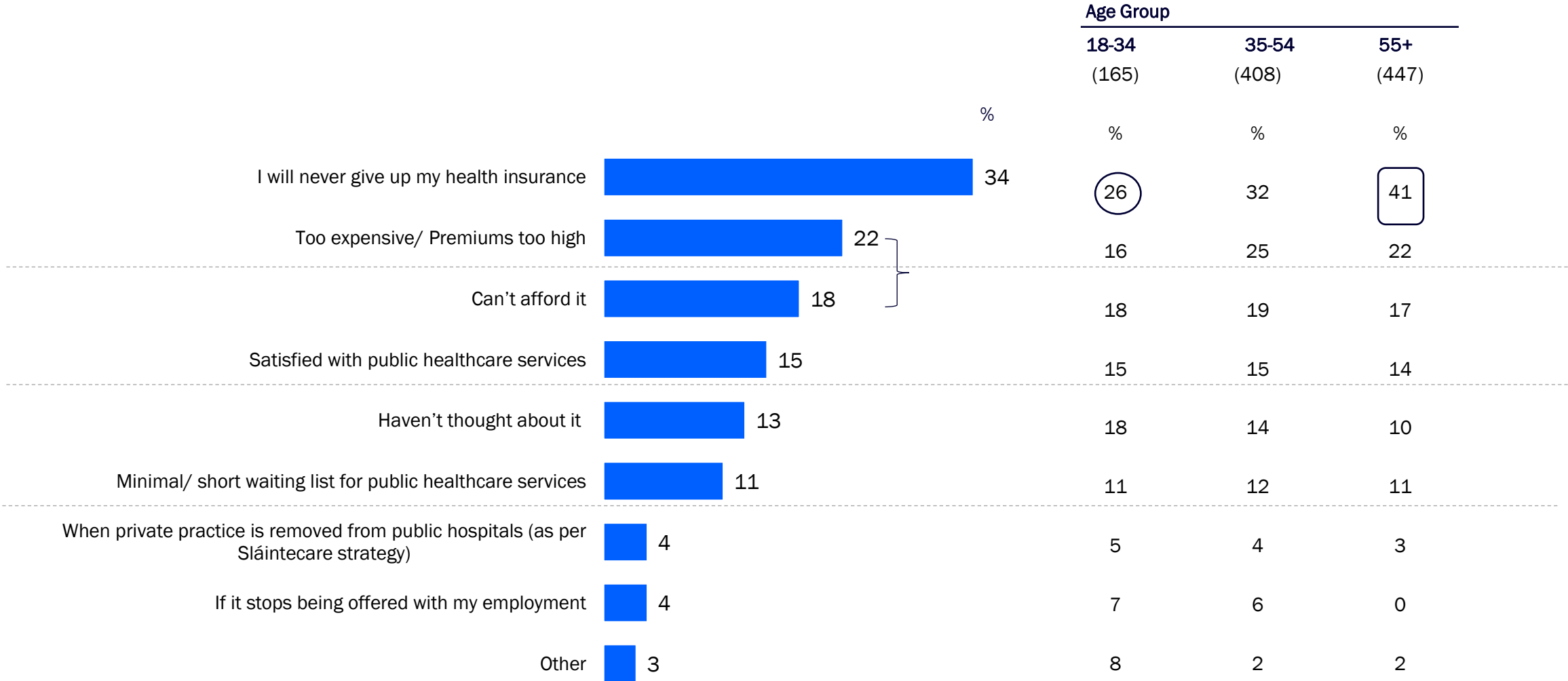
Base: All with Health Insurance (n=1,020)

		%	2021	2019	2017	2015	2013	2011
Offered with employment (fully/partially paid by employer)		19	7%	14%	3%	4%	7%	8%
Inadequate standard of public services		13	14%	14%	15%	16%	18%	19%
Lack of access to public services/longer waiting lists		11	28%	n/a	n/a	n/a	n/a	n/a
I can afford it		10	3%	6%	7%	8%	12%	8%
Cost of medical treatment/accommodation is very high		9	22%	14%	26%	20%	18%	17%
Offered with employment (paid for by employee)		6	3%	2%	11%	15%	13%	16%
My parents included me on their policy		6	4%	11%	7%	6%	3%	2%
I am getting older		5	7%	5%	3%	n/a	n/a	n/a
Have (or plan to have) children		3	5%	5%	3%	6%	6%	7%
Spouse/partner/friend recommended it		3	1%	6%	7%	5%	6%	5%
I had a health scare		2	2%	2%	1%	2%	n/a	n/a
I came returned to Ireland from abroad, and realised the Health Service wasn't as good		1	1%	n/a	n/a	n/a	n/a	n/a
I took it out because of Lifetime Community Rating (LCR)		1	1%	1%	0%	2%	n/a	n/a
I became pregnant		0	-	1%	1%	1%	n/a	n/a
Other		9	2%	18%	15%	7%	8%	12%
Don't know / Can't remember		2	0	1%	1%	8%	9%	6%

The role of employers is key for many in terms of having health insurance – Nearly one in five cite this as the primary reason that they have a policy. Perceived (inadequate) public services and lack of access/waiting times are also important motivators in taking out health insurance.

What factors would encourage you to give up health insurance

Base: All with Health Insurance (n=1,020)



One in three say they would never relinquish their health insurance. Factors that would trigger non-renewal concern expense/affordability or an improved health service.

Key Driver for having Health Insurance – Main reason

Base: All with Health Insurance (n=1,020)

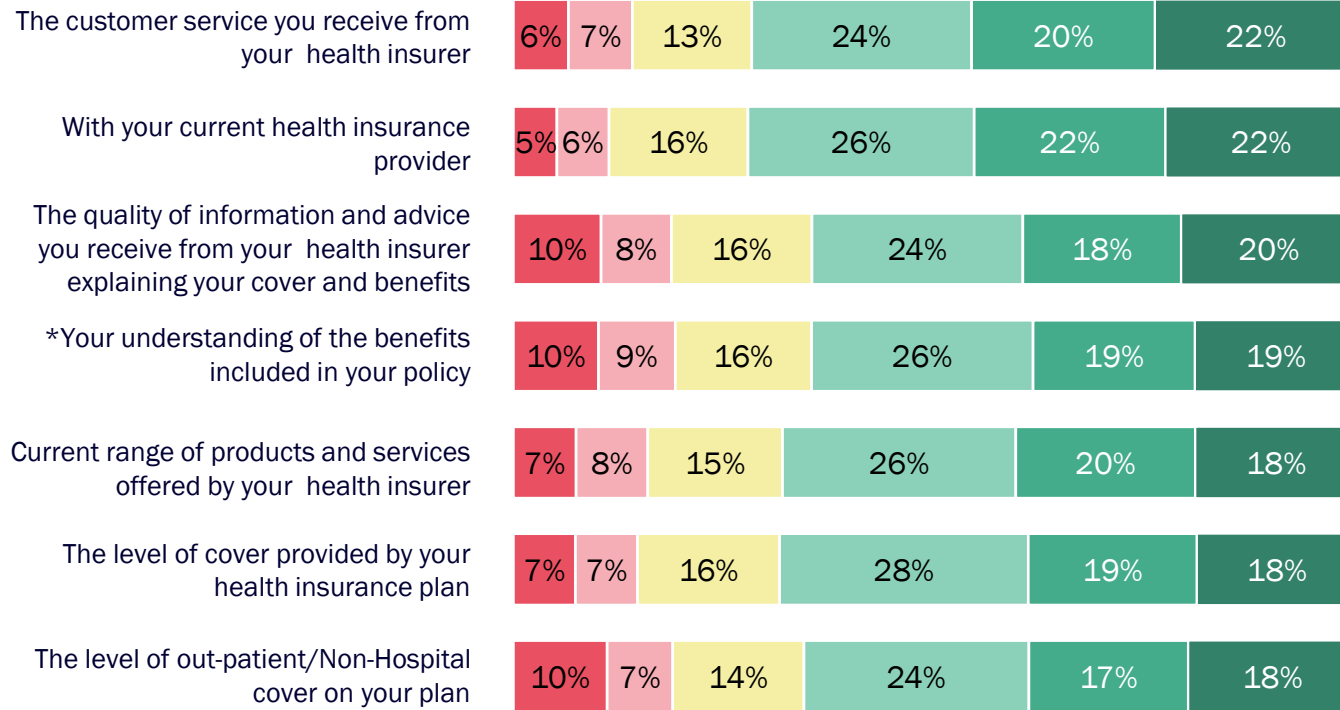
	%	Age Group		
		18-34	35-54	55+
		(165)	(408)	(447)
		%	%	%
Offered with employment (fully/partially paid by employer)	19	28	25	8
Inadequate standard of public services	13	4	14	16
Lack of access to public services/longer waiting lists	11	3	11	16
I can afford it	10	6	10	13
Cost of medical treatment/accommodation is very high	9	10	8	9
Offered with employment (paid for by employee)	6	7	8	3
My parents included me on their policy	6	28	1	0
I am getting older	5	-	3	11
Have (or plan to have) children	3	2	6	1
Spouse/partner/friend recommended it	3	2	4	3
I had a health scare	2	2	1	3
I came returned to Ireland from abroad, and realised the Health Service wasn't as good	1	-	2	1
I took it out because of Lifetime Community Rating (LCR)	1	1	1	0
I became pregnant	0	-	-	1
Other, please specify	9	6	7	12
Don't know / Can't remember	2	1	1	3

Younger policy holders are most likely to cite employer influence as a reason for having health insurance, whereas older policy holders look more to the perceive benefits of health insurance.

Level of satisfaction with aspects of health insurance

Base: All with Health Insurance (n=1,020)

■ 1 to 5 ■ 6 ■ 7 ■ 8 ■ 9 ■ 10 Extremely satisfied



Diff '23 v 21	Mean score						
	2023	2021	2019	2017	2015	2013	2011
+0.47	8.15	7.68	7.82	7.77	7.7	7.38	7.72
+0.73	8.2	7.47	7.32	7.78	7.7	7.27	7.62
+0.54	7.86	7.32	7.65	7.78	7.16	6.94	7.35
n/a	7.86	n/a	n/a	n/a	n/a	n/a	n/a
+0.64	7.99	7.35	7.69	7.77	7.31	7.11	7.57
+0.58	7.98	7.4	7.74	7.73	7.61	7.32	7.81
+0.64	7.82	7.18	7.54	7.54	7.47	6.96	7.26

Policy holders are most satisfied with their Insurance provider in general, and the levels of customer service they receive. Policy holders are also happy with both the range of products/services provided and the level of cover they receive. Overall, levels of satisfaction are high on all metrics.

Q.33 On scale of 1 to 10 where 1 means not at all satisfied and 10 means extremely satisfied, how satisfied or dissatisfied are you with the following?
 Q.34 Taking everything into consideration, how satisfied or dissatisfied are you: (please use a scale of 1 to 10 where 1 means not at all satisfied and 10 means extremely satisfied).

Level of satisfaction with aspects of health insurance by age

Base: All with Health Insurance (n=1,020)

	Total	16-34	Age 35-54	55+
Satisfaction with your current health insurance provider	8.20	8.17	8.20	8.22
The customer service you receive from your health insurer	8.15	8.25	8.09	8.16
Current range of products and services offered by your health insurer	7.99	7.97	7.97	8.01
The level of cover provided by your health insurance plan	7.98	7.94	7.93	8.06
The quality of information and advice you receive from your health insurer explaining your cover and benefits	7.86	8.03	7.81	7.84
Your understanding of the benefits included in your policy	7.86	7.77	7.97	7.79
The level of Out-patient/Non-Hospital cover on your plan	7.82	7.90	7.82	7.77

Older policy holders are most satisfied with the range of products and services and the overall cover received.

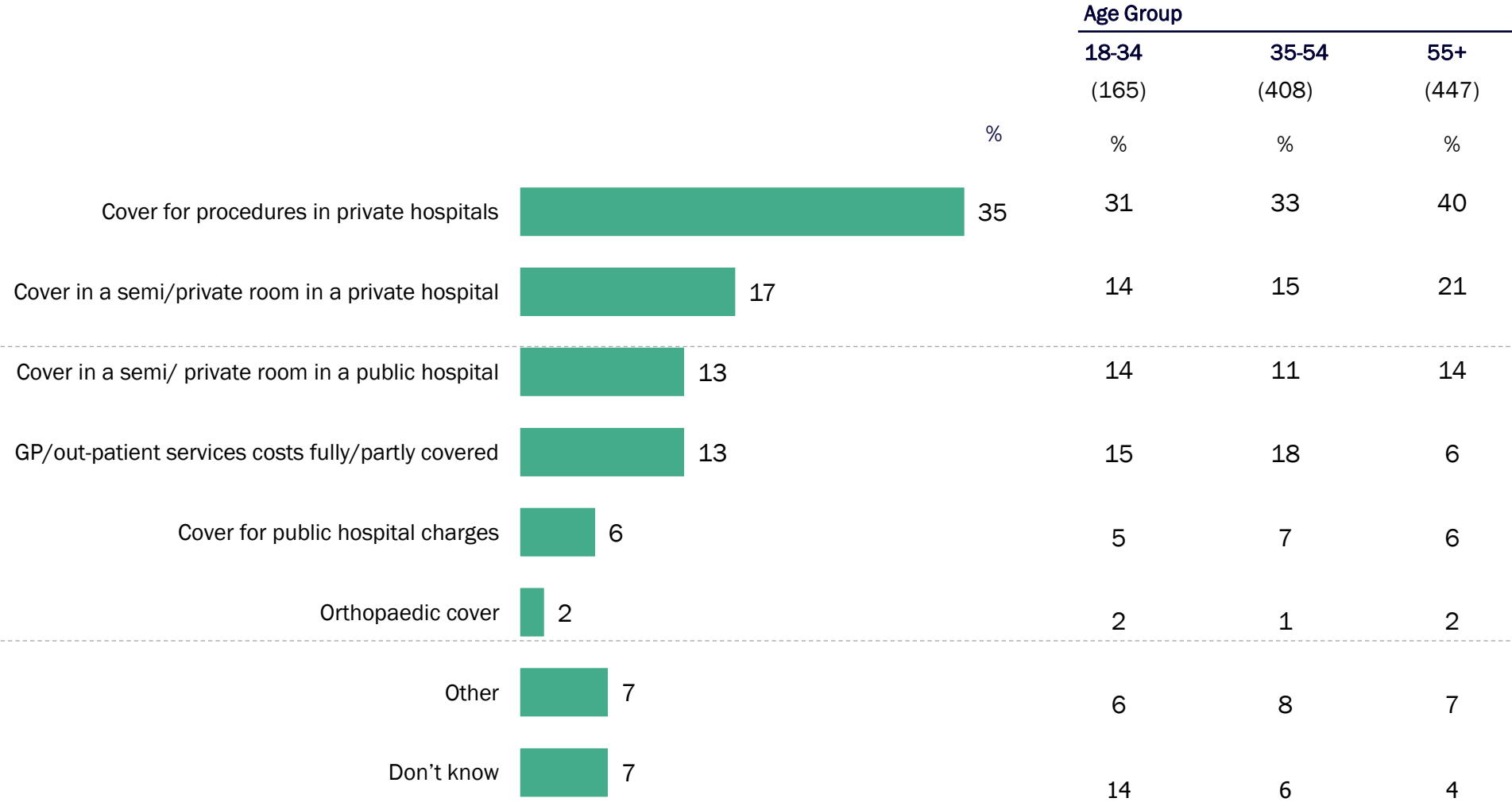
Q.33 On scale of 1 to 10 where 1 means not at all satisfied and 10 means extremely satisfied, how satisfied or dissatisfied are you with the following?

Q.34 Taking everything into consideration, how satisfied or dissatisfied are you: (please use a scale of 1 to 10 where 1 means not at all satisfied and 10 means extremely satisfied).



What do you value most about your policy

Base: All with Health Insurance (n=1,020)



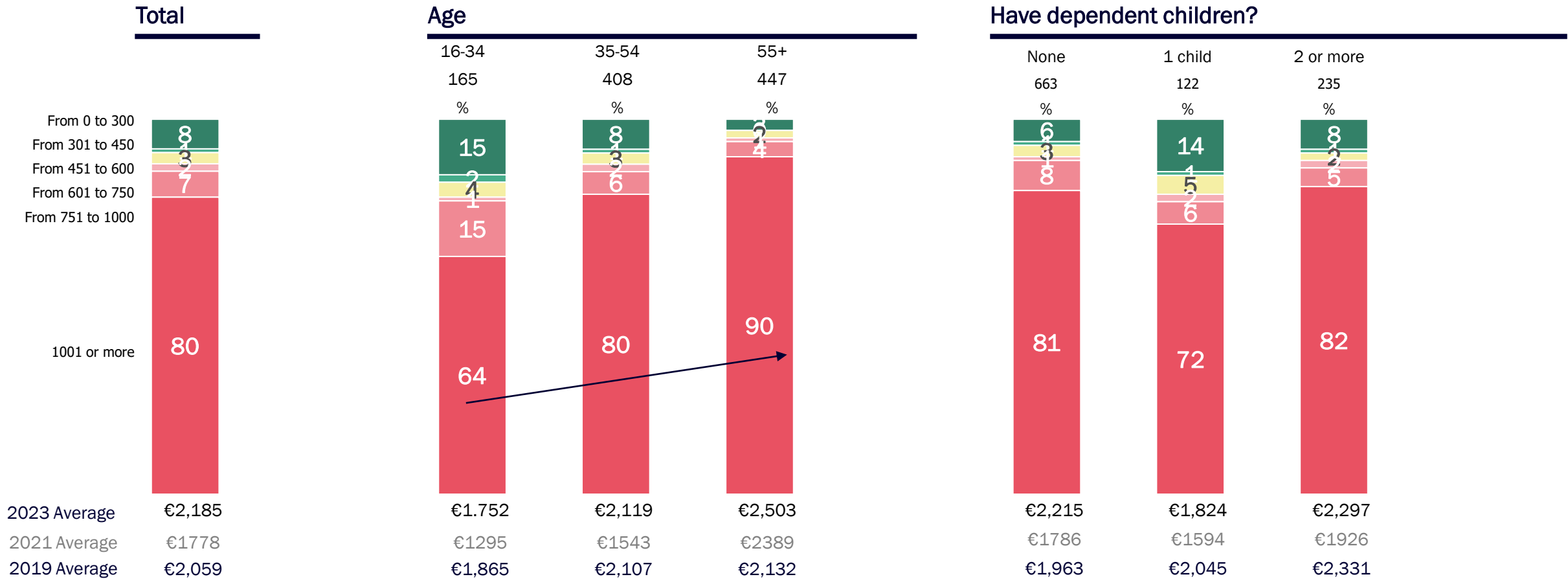
The overarching benefit of having health insurance is access to procedures in private hospitals, followed by cover for semi/private rooms as an in-patient.



6. Cost

Cost of Policy

Base: All with Health Insurance (n=1,020)

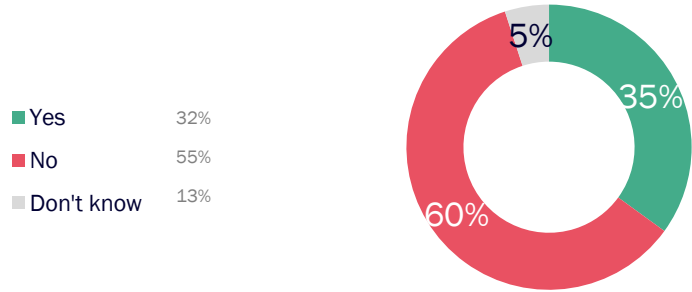


The average perceived cost of policies has increased, reflecting premium increases more recently. The cost of policies (and the resulting level of cover) increases with age quite dramatically. Those over the age of 55 are significantly more likely to be paying substantially more for their health insurance.

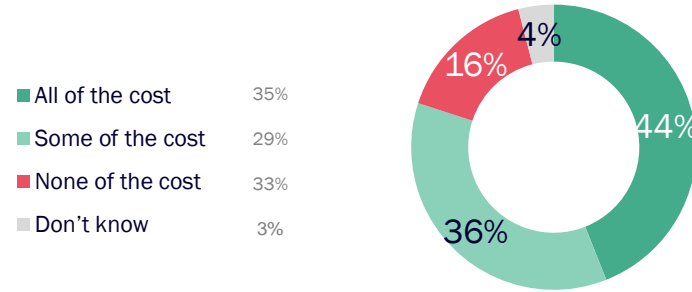
Membership of scheme

Base: All with Health Insurance (n=1,020) | Membership of Scheme (n=347)

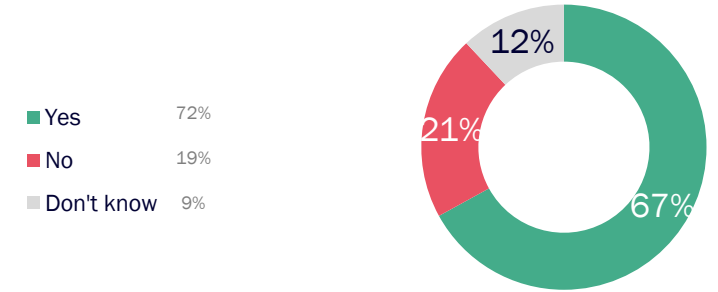
Health insurance policy part of a work group scheme



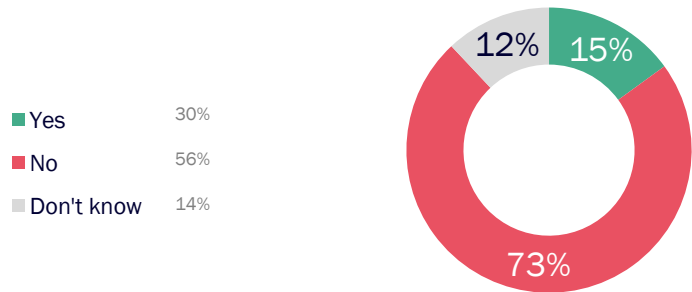
Level of contribution



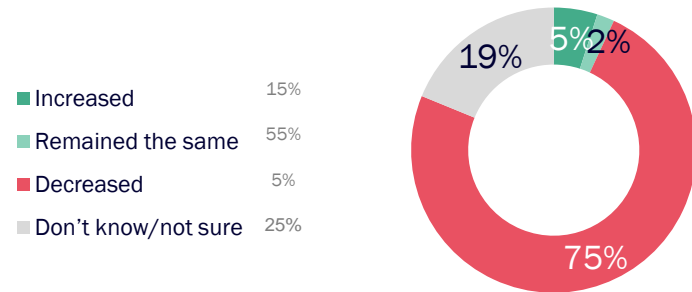
Employer organises payment of health insurance premium through a payroll deduction system



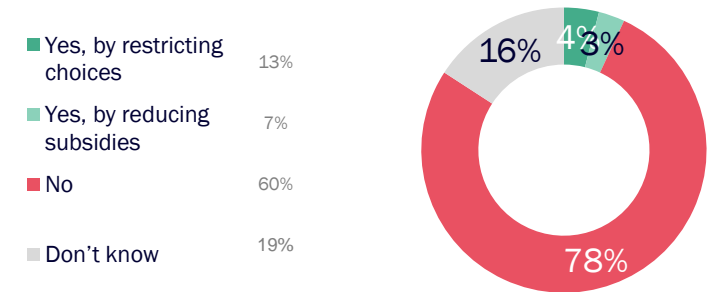
Employer offer a choice of health insurer



Has your employer increased or decreased the choice of Health Insurers



Has your employer reduced the amount that they are prepared to pay for your health insurance



Figures in grey are 2021 results

Over one in three (35%) are part of a work group scheme. Among those close to half (44%) have the entirety of their policy paid for. Most workers in such schemes are not offered a choice of health insurer. Most employers (78%) have kept their contributions towards health insurance steady.

Q.27 To the best of your knowledge is your health insurance policy part of a **work group scheme** – a work group scheme is any health insurance scheme arranged or administered by an employer. For example a work based scheme does not necessarily mean the employer pays the premium – it could be paid by salary deduction on behalf of the employee?

Q.28 What level of contribution does the employer pay towards the health insurance policy costs?

Q.29 To the best of your knowledge, does the employer organise payment of health insurance premium through a payroll deduction system?

Q.30 Does your employer (or employer of policy owner) offer a choice of health insurer?

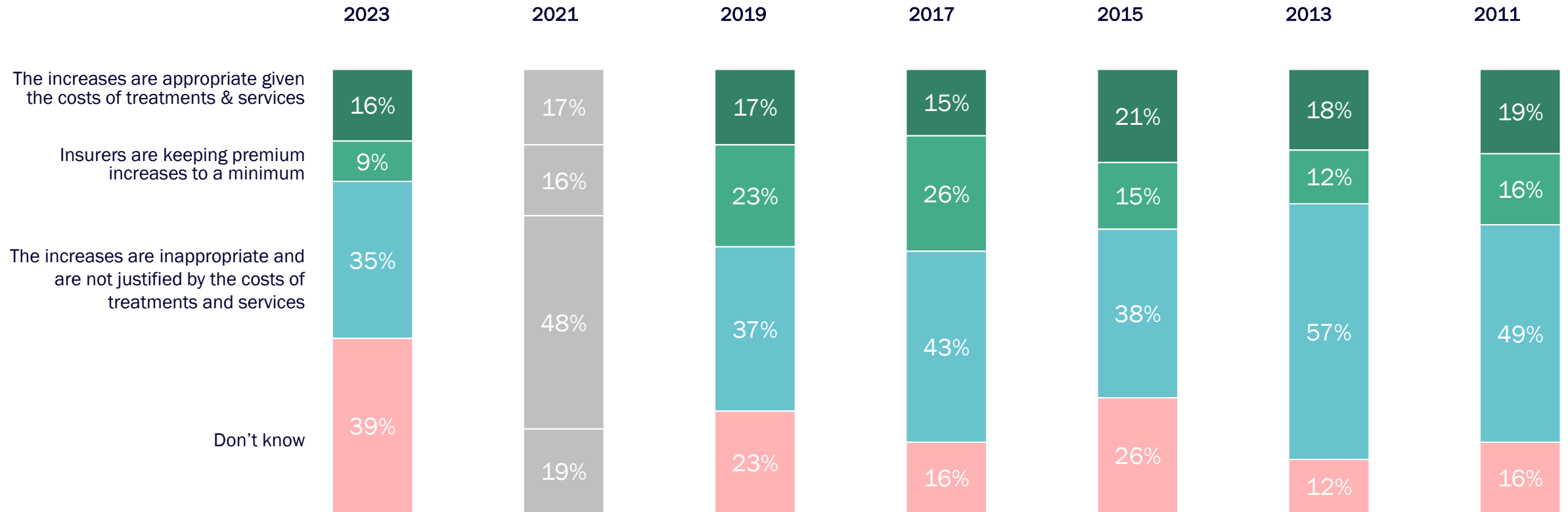
Q31 Has your employer increased or decreased the choice of Health Insurers that they make available to you or your partner/spouse?

Q32 Has your employer reduced the amount that they are prepared to pay for your health insurance, either for you and/or your partner/spouse? This could be by giving less of a subsidy, or restricting the choices you have?



Attitude to Premium Increases

Base: All with Health Insurance (n=1,020)



Just one in six feel that premium increases are appropriate, with over twice that amount (35%) feeling that increases are not appropriate or justified.



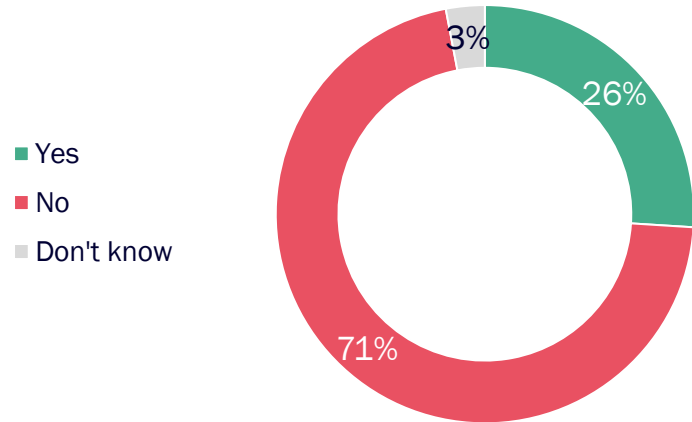
7. Switching and Discontinuation

B&A

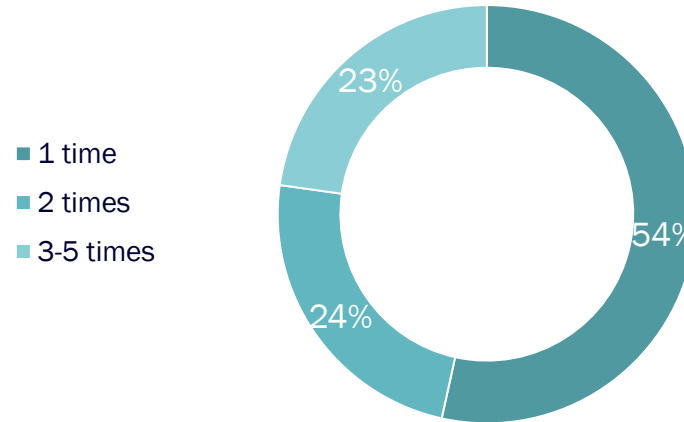
Incidence of Ever Switching

Base: All with Health Insurance (n=1,020) | Base: All Switchers (n=277)

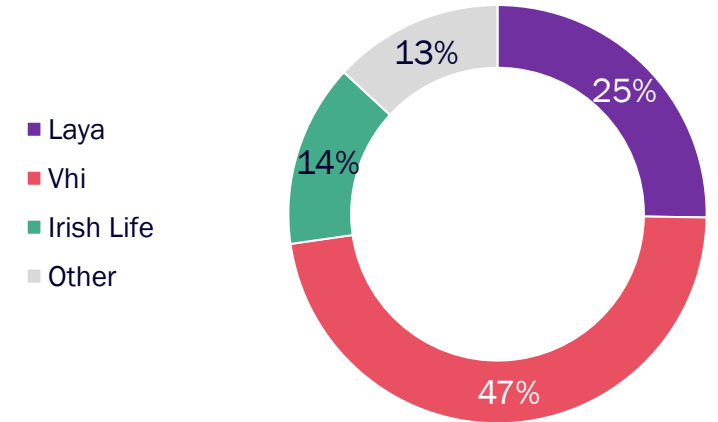
Ever switched Providers



Number of times Switched



Most recently switched from....



Incidence of Switching

2021	2019	2017	2015	2013	2011
35%	19%	22%	24%	20%	23%

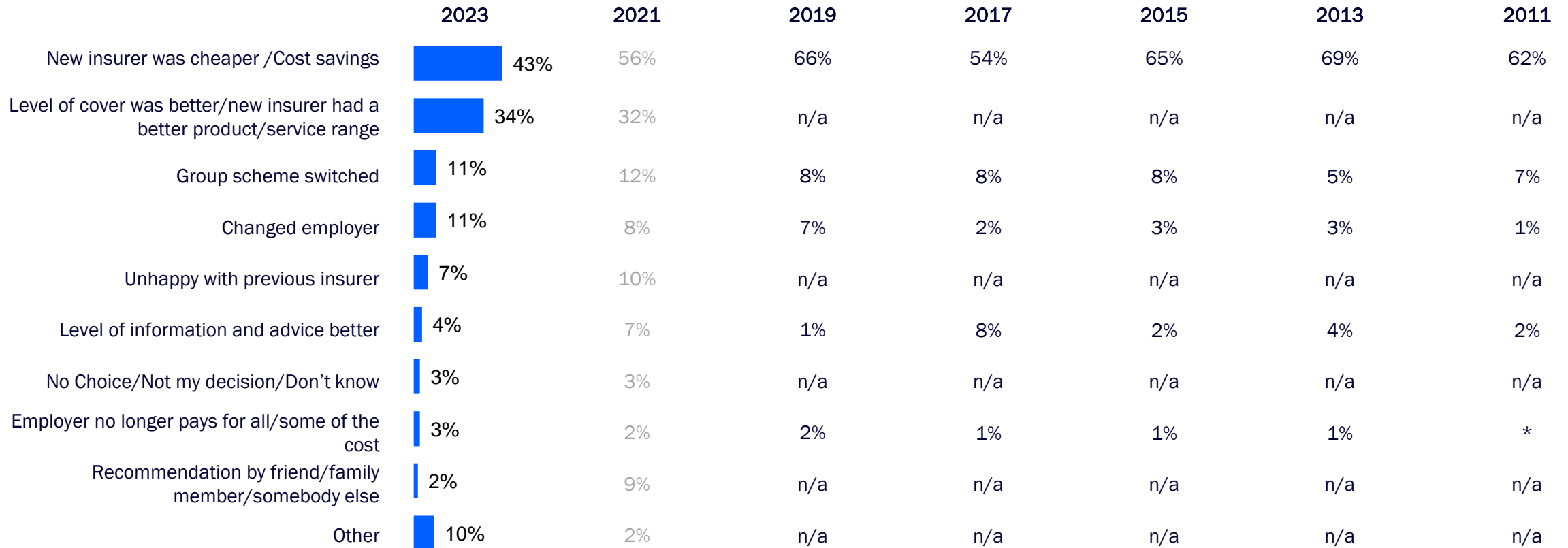
A significant majority (over seven in ten) have never switched their health insurance provider, indicating a high degree of apathy within the sector. Of those who have switched, more than half have just switched one time, with almost half having moved away from Vhi.



Q.37 Have you **ever** switched from one health insurer in Ireland to another health insurer in Ireland?
 Q.40 How many times have you switched health insurer? If you are unsure, please give your best estimate.
 Q.41 Which insurer did you switch **from** (most recently)?

Reasons for Switching Health Insurance Provider

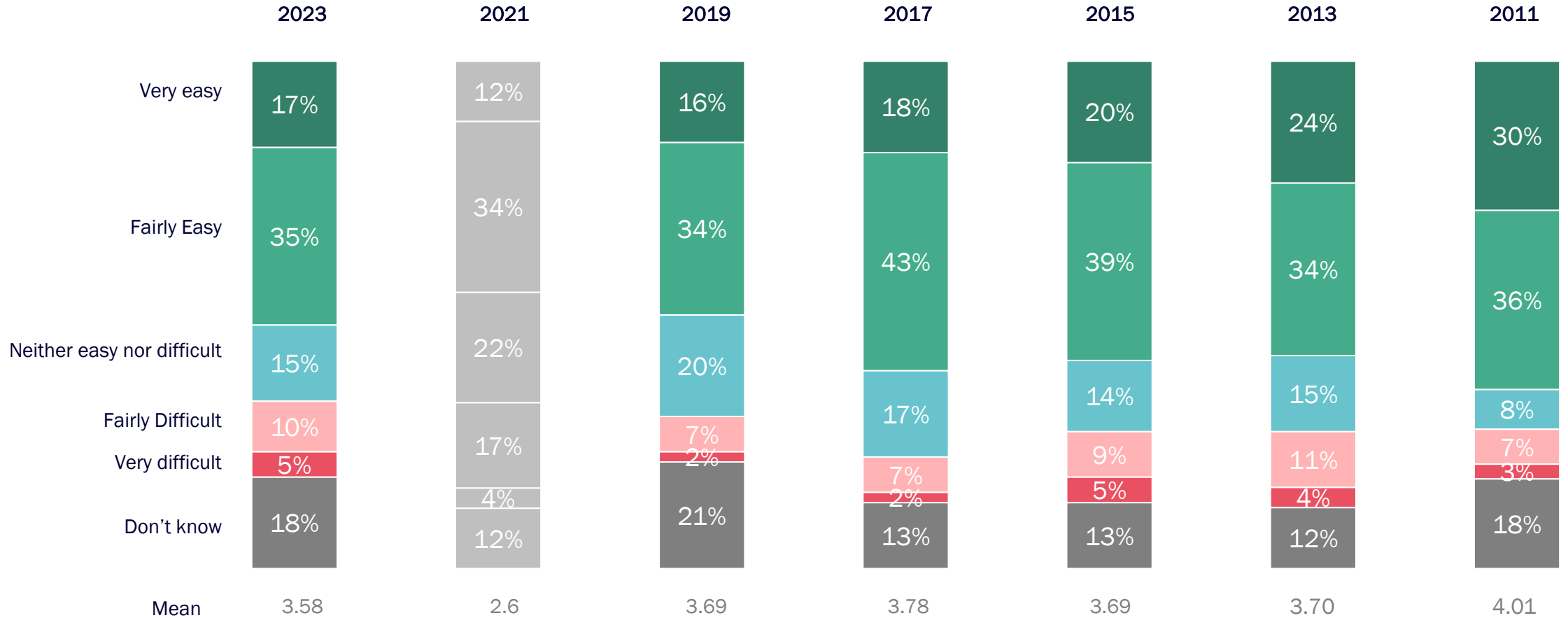
Base: All who have switched Health Insurance Provider (n=277)



Cost savings remain the main driver for switching health insurance provider, followed by level of cover/services.

Perception of Ease of Switching Insurance Provider

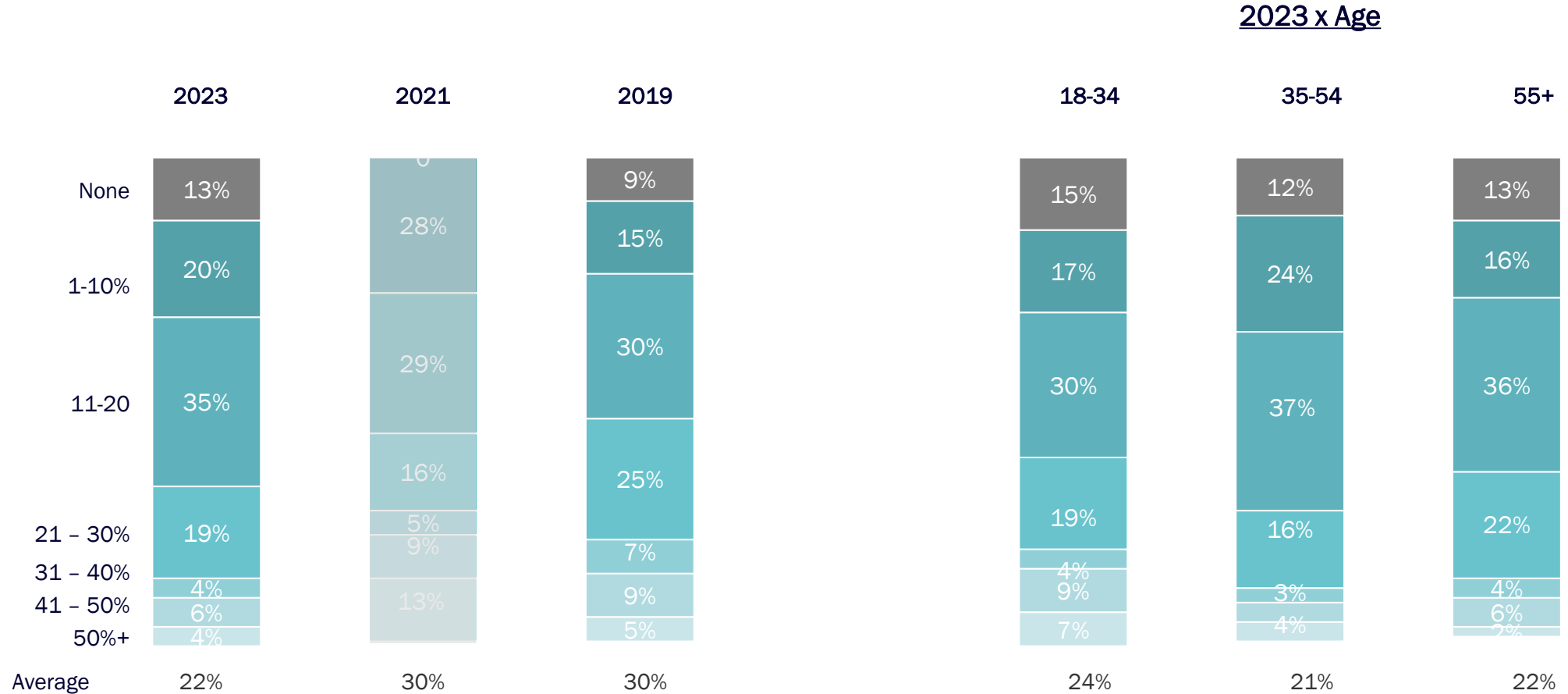
Base: All with Health Insurance (n=1,020)



More than half of those with health insurance expect that it will be fairly or very easy to switch provider, in line with the 2019 results. However, 15% perceive switching as difficult.

Savings made that would encourage you to switch

Base: All with Health Insurance (n=1,020)

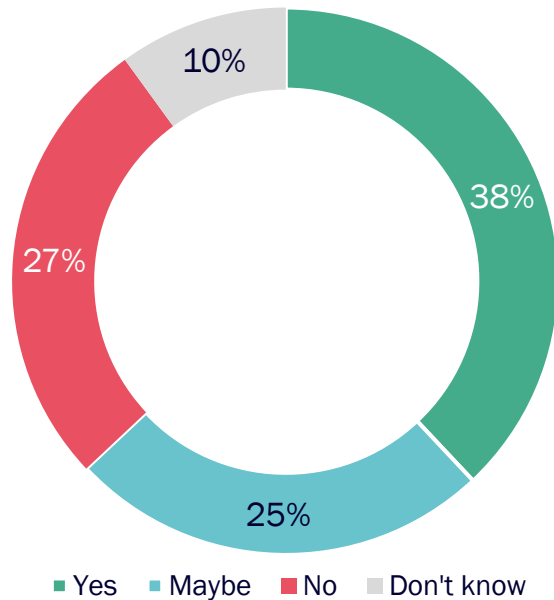


On average, savings of 22% are required to encourage consideration to switch, down from 30% in 2021 and 2019.

Incidence of considering switching from current insurer for financial or benefit gains

Base: All with Health Insurance (n=1,020)

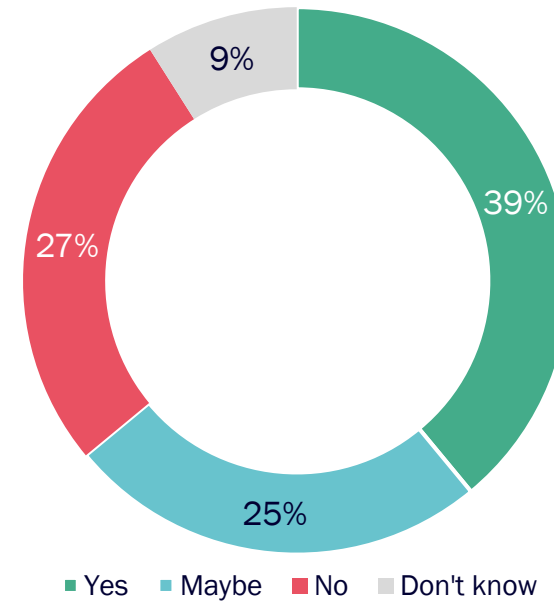
Financial Gains



Yes, considered switching

Year	2021	2019	2017
Percentage	47%	24%	32%

Benefit Gains



Yes, considered switching

Year	2021	2019	2017
Percentage	42%	23%	33%

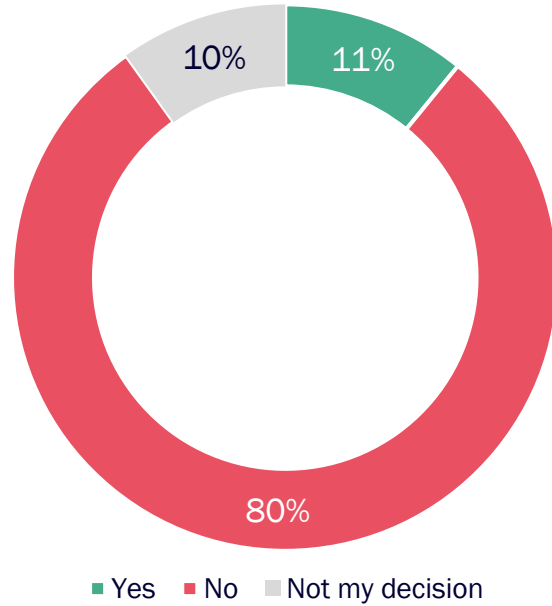
Almost two in five would consider switching for either financial or benefit gains, significantly up from the 2019 levels.



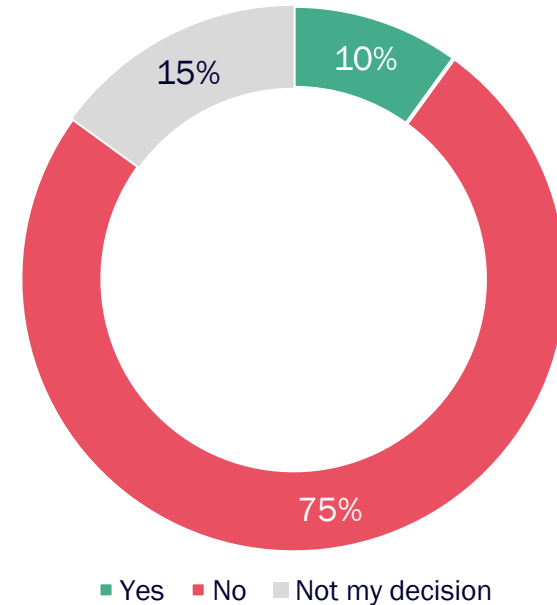
Incidence of having considered switching from current health insurance provider to another

Base: All who have never switched Health Insurance Provider (n=743); all who have never switched Plan (n=697)

Ever consider switching Providers



Ever consider switching Current Plan with same Provider



Incidence of having Considered Switching

Year	2021	2019	2017	2015	2013	2011
Incidence	28%	10%	10%	13%	20%	20%

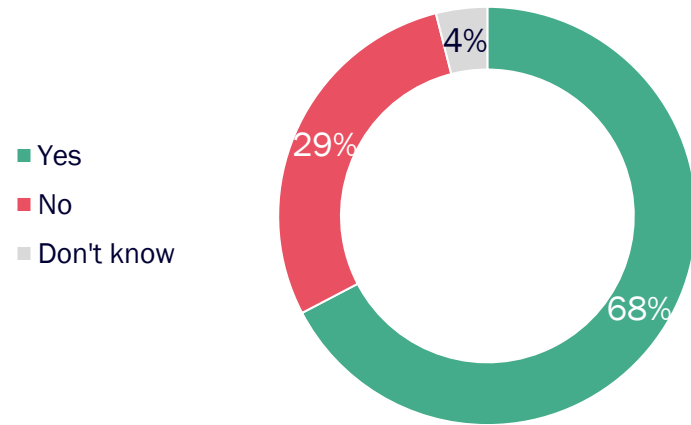
Among those that have never switched, circa one in 10 have considered doing so, in line with the 2019 survey. One in seven (15%) have considered switching plans with their current provider.



Incidence of Reviewing plans at renewal date

Base: All who have switched provider or plan (n=440)

Do policy holders review of plans annually?



Gender	
Male	Female
(197)	(234)
%	%
72	64

Age Group		
18-34	35-54	55+
(21*)	(180)	(239)
%	%	%
50	64	73

Social Class	
ABC1	C2DE
(324)	(111)
%	%
64	82

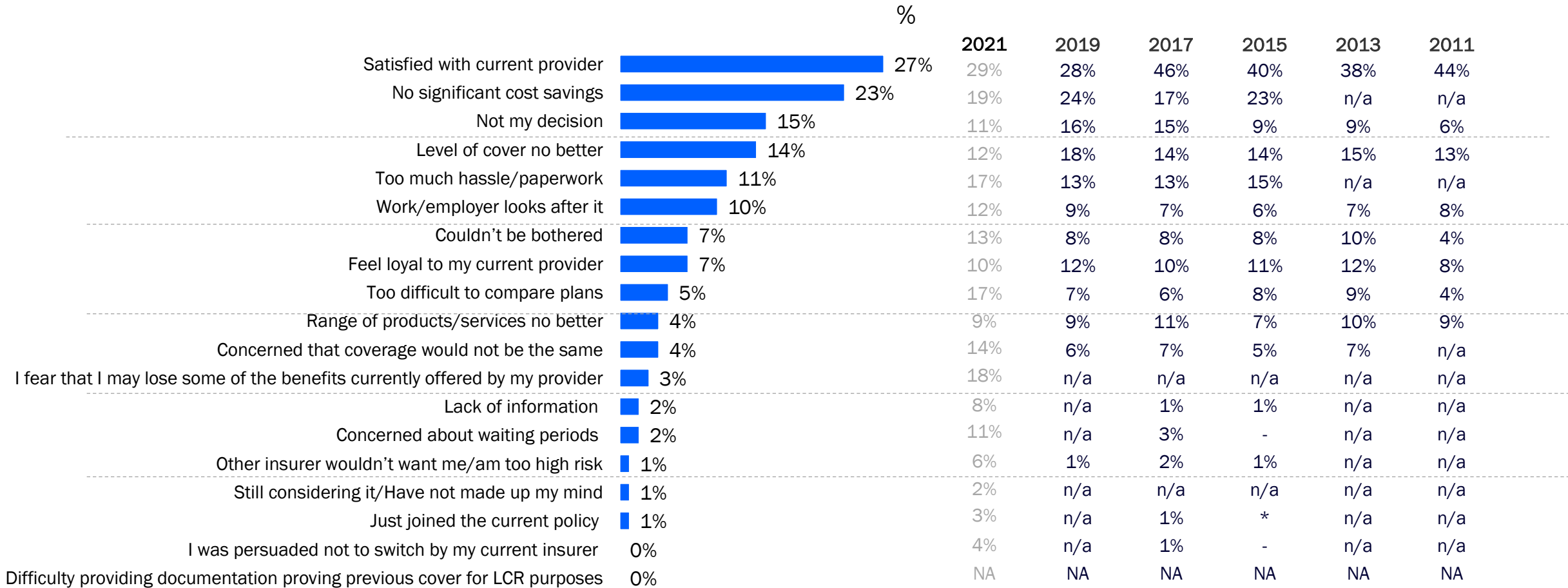
Dependent Children	
Yes	No
(146)	(294)
%	%
65	70

* Caution: Small base size

Nearly seven in ten switchers review their plans at renewal stage, although a significant minority (29%) do not.

Reasons for not Switching health insurance provider

Base: All who have never switched Health Insurance Provider (n=861)

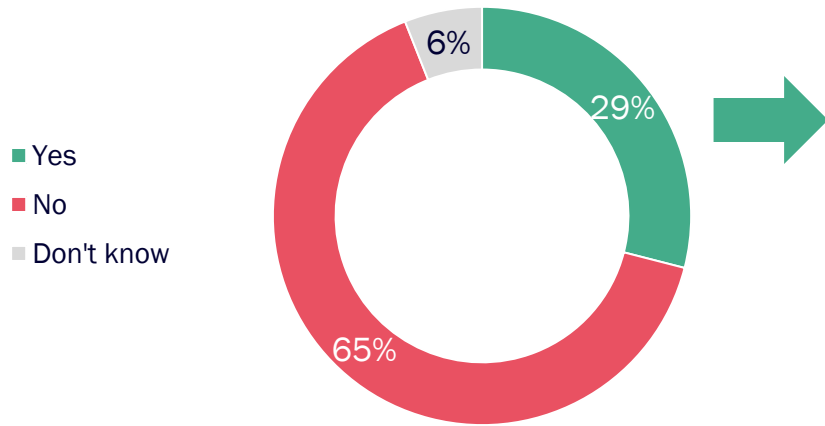


The main reasons for not (ever) having switched health insurance provider are satisfaction with current provider and a perceived lack of potential cost savings.

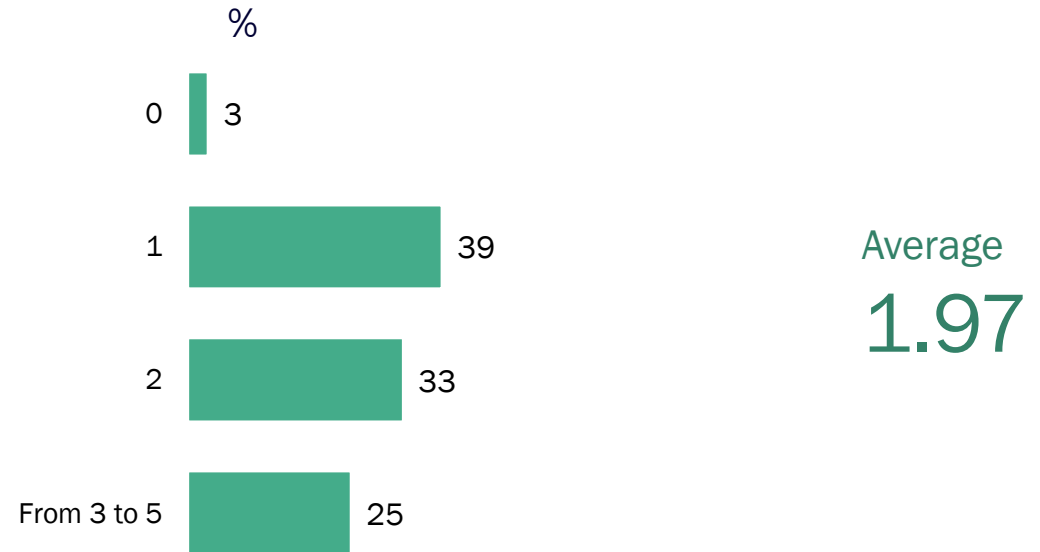
Incidence of Ever Switching Plans

Base: All with Health Insurance (n=1,020) | Base: All Switched Plan (n=323)

Ever switched Plan keeping Same Insurer



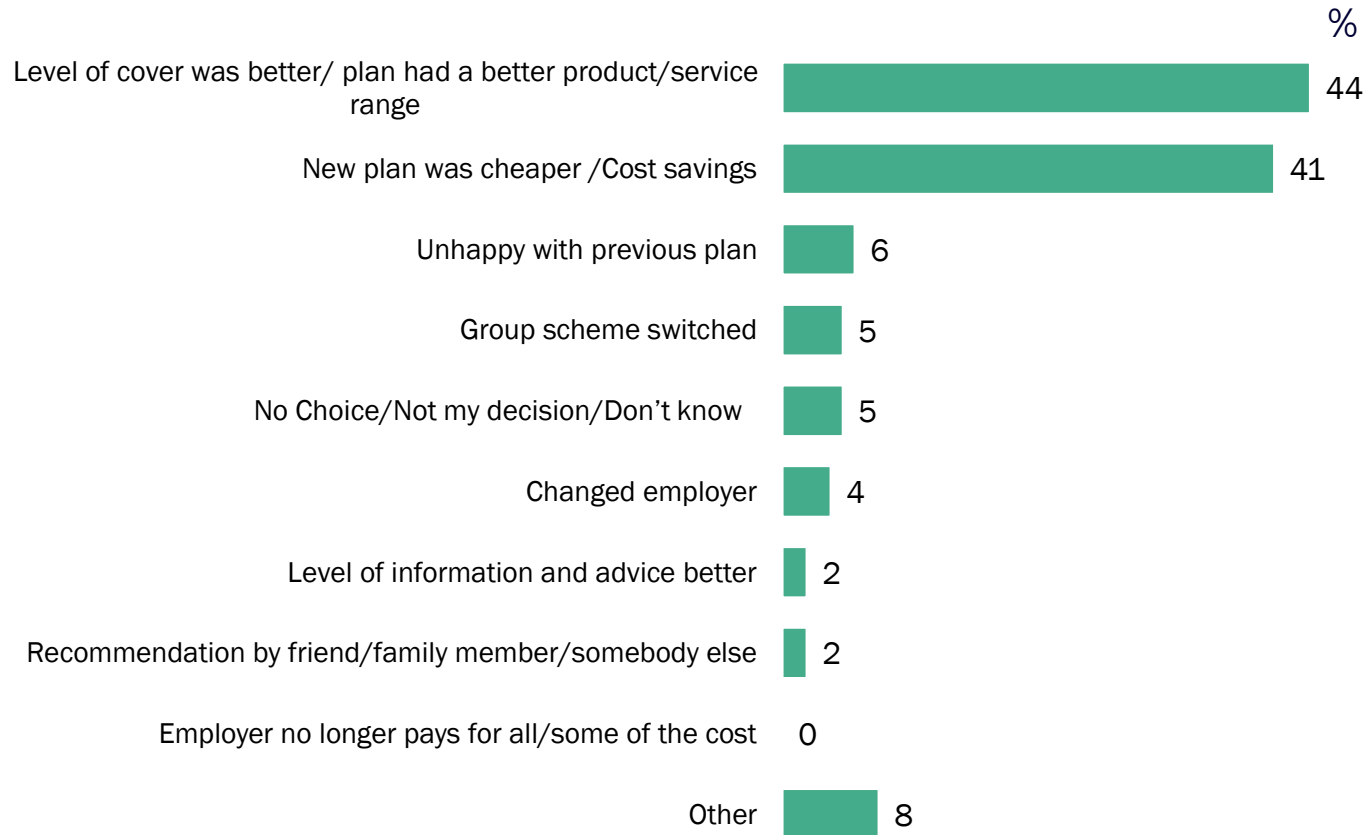
Frequency of Switch Plan



Three in ten have switched plans with the health insurance provider. Among those who have switched, there is a tendency towards multiple switching.

Reasons for Switching Health Insurance Plan

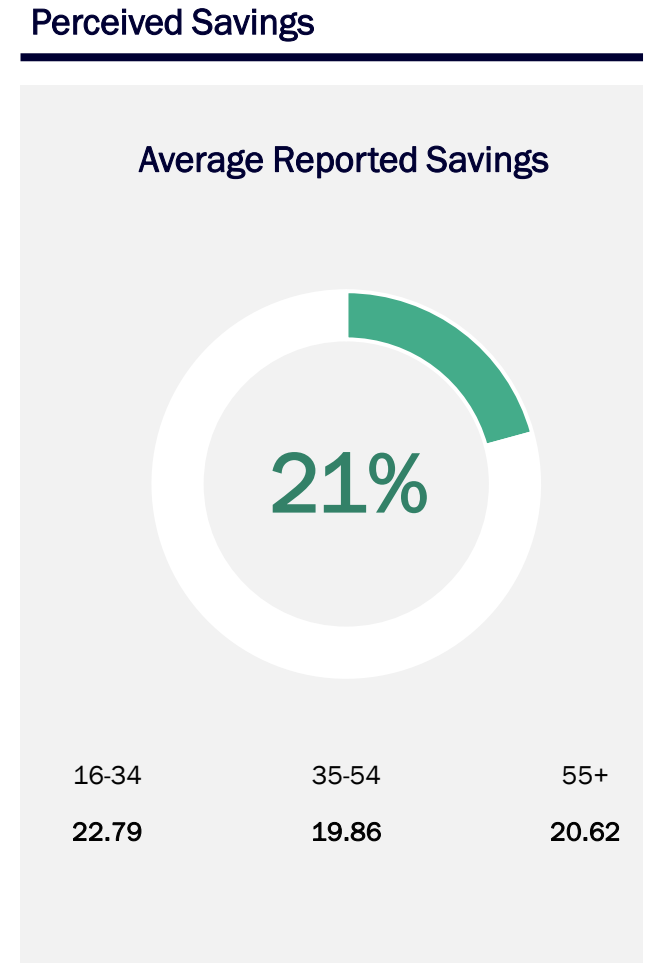
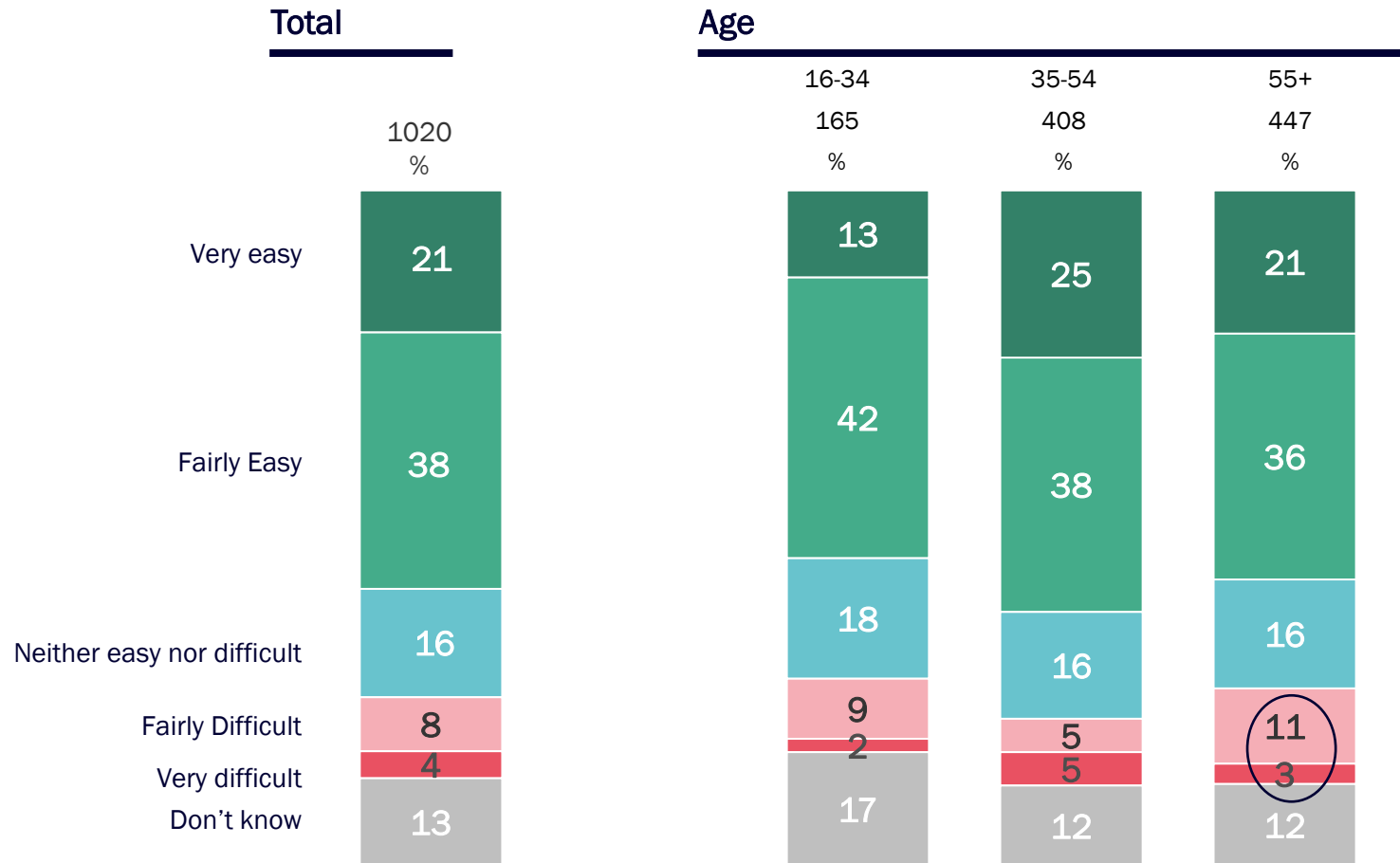
Base: All Switched Plan (n=323)



As with switching in general, primary reasons for switching plans centre on levels of cover and cost.

Perceived level of ease in switching current health insurance plan

Base: All with Health Insurance (n=1,020)

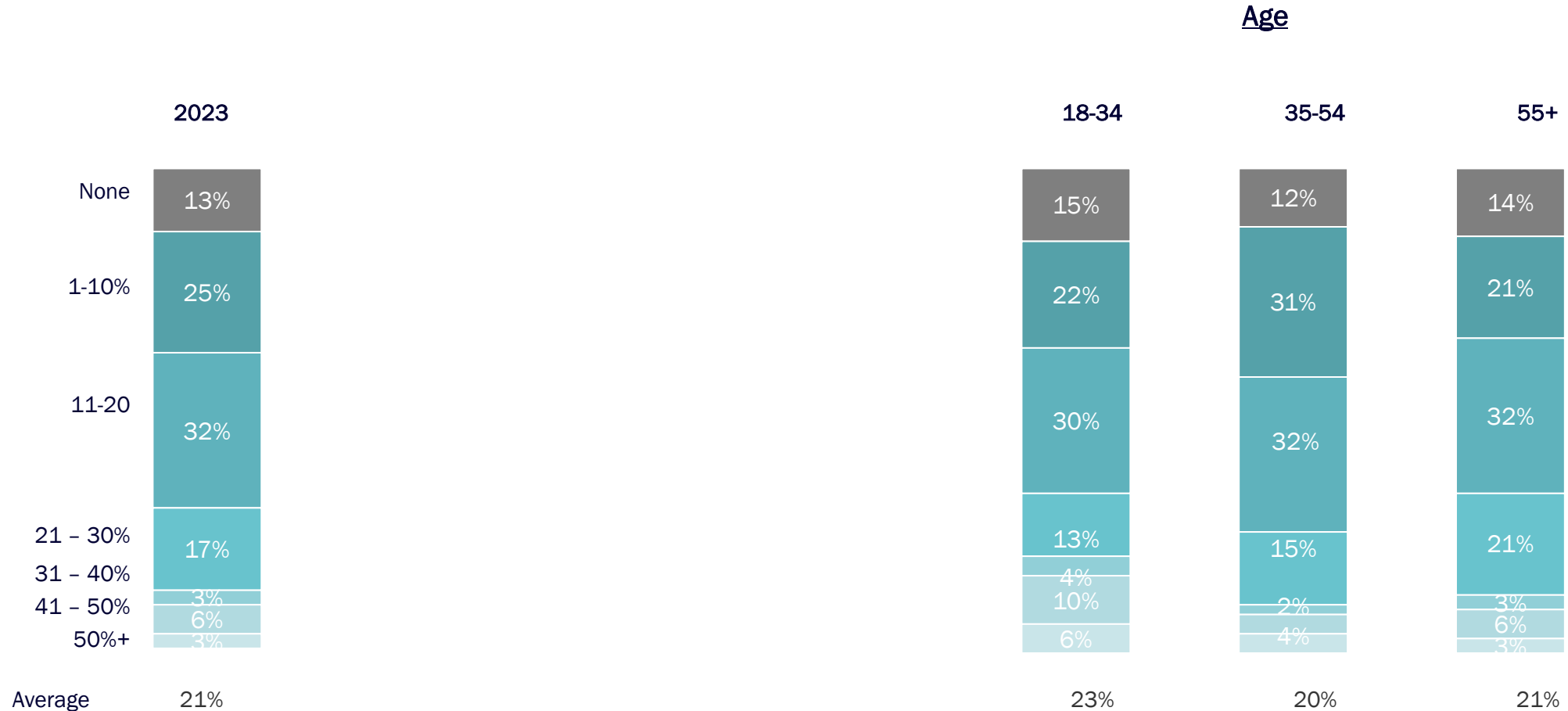


A strong majority believe the process of switching plans is easy. Those who feel it could be problematic tend to be older. The financial trigger point to switch is a potential 21% reduction in costs.



Savings made that would encourage you to switch plan

Base: All with Health Insurance (n=1,020)

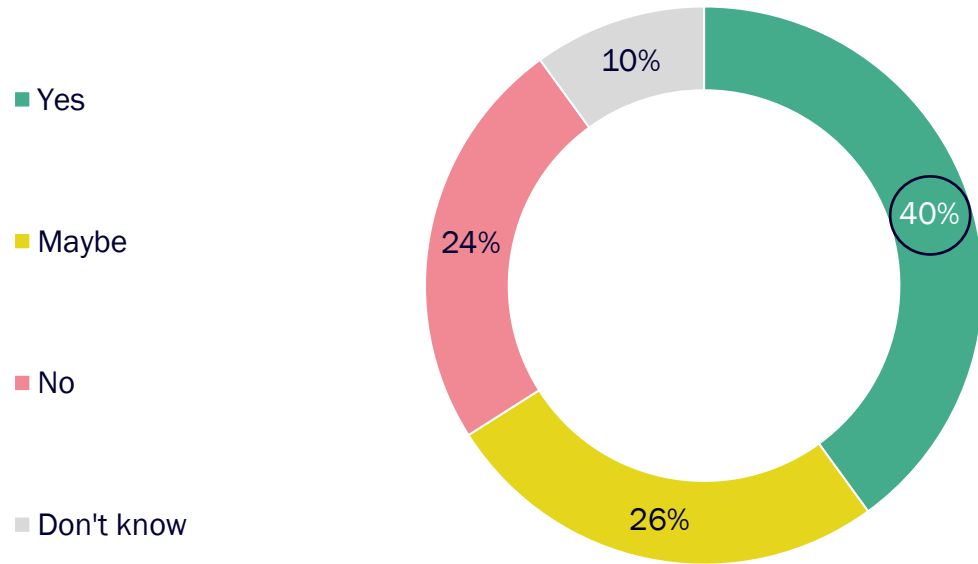


On average, savings of 21% are required to encourage consideration of switching plan with the same health insurance provider. There are few differences across the generational divide.

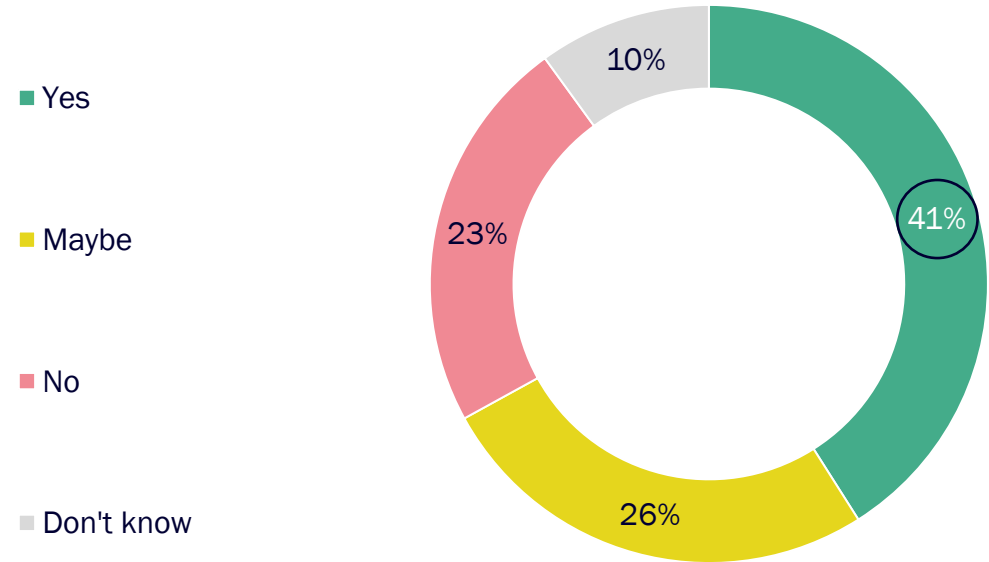
Health Insurance: Past Action vs. Future Plans

Base: All with Health Insurance (n=1,020)

Consideration towards switching from your current plan for financial gains



Consideration towards switching from your current plan for benefit/cover gains



Two in five are open to switching plans, either for financial or cover-related reasons.

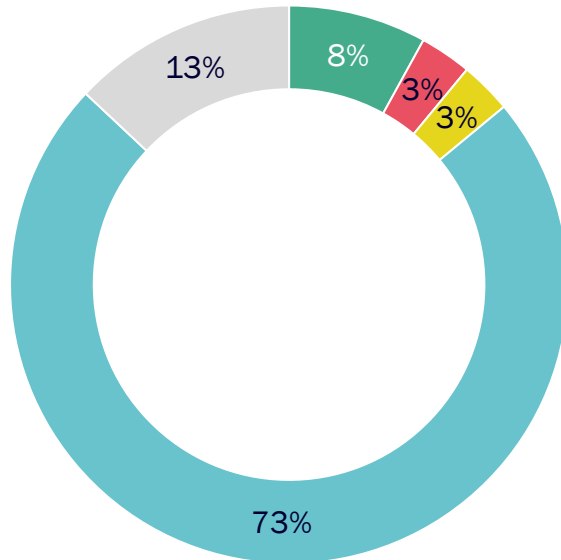


Health Insurance: Past Action vs. Future Plans

Base: All with Health Insurance (n=1,020)

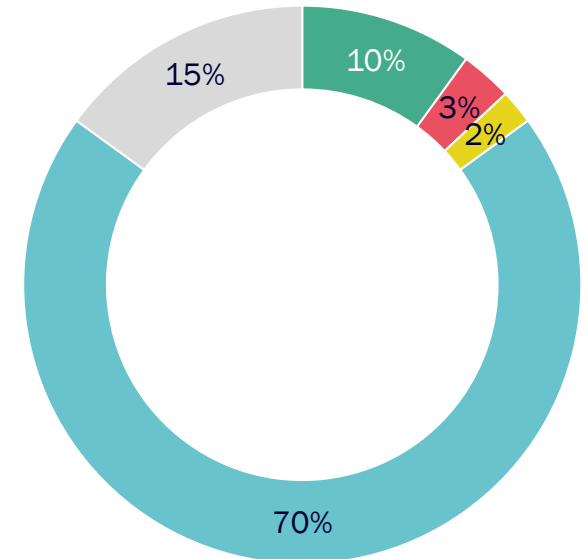
What have consumers done in the past two years?

- Have taken out a cheaper plan with the same benefits
- Have taken out a cheaper plan with less benefits
- Have taken out a more expensive plan with more benefits
- Have left the level of cover the same
- Don't Know



What will consumers do in the next year?

- Have taken out a cheaper plan with the same benefits
- Have taken out a cheaper plan with less benefits
- Have taken out a more expensive plan with more benefits
- Have left the level of cover the same
- Don't Know



Almost three in four have kept their level of cover unchanged in the past year, with seven in ten planning to leave level of cover unchanged over the coming year.

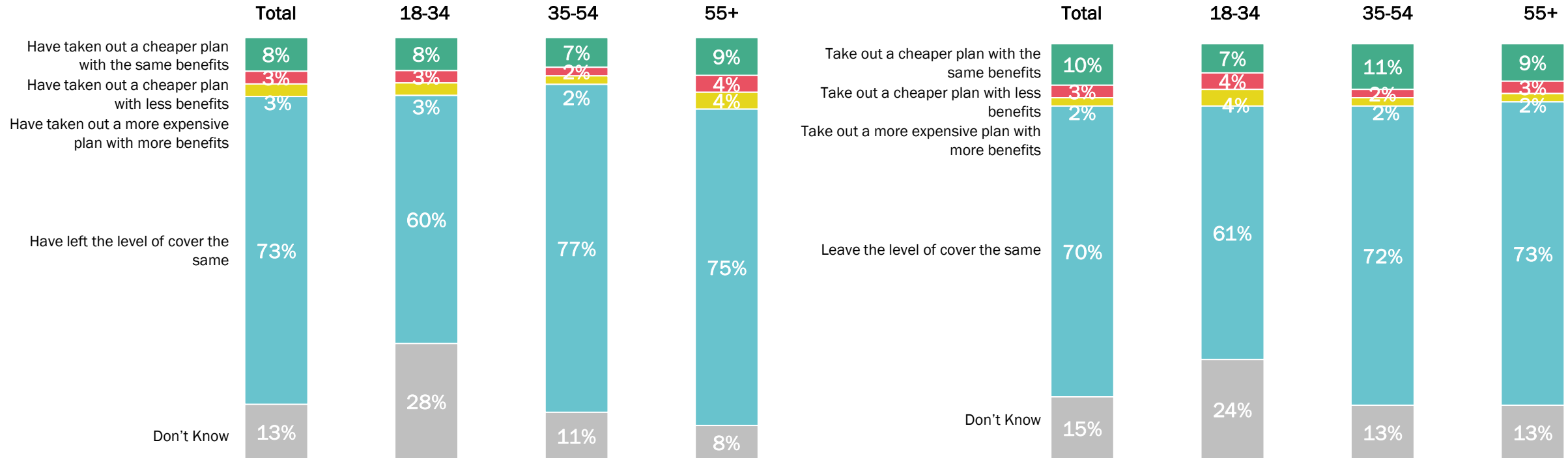


Health Insurance: Future Plans vs Past Actions

Base: All with Health Insurance (n=1,020)

Policy over the previous two years

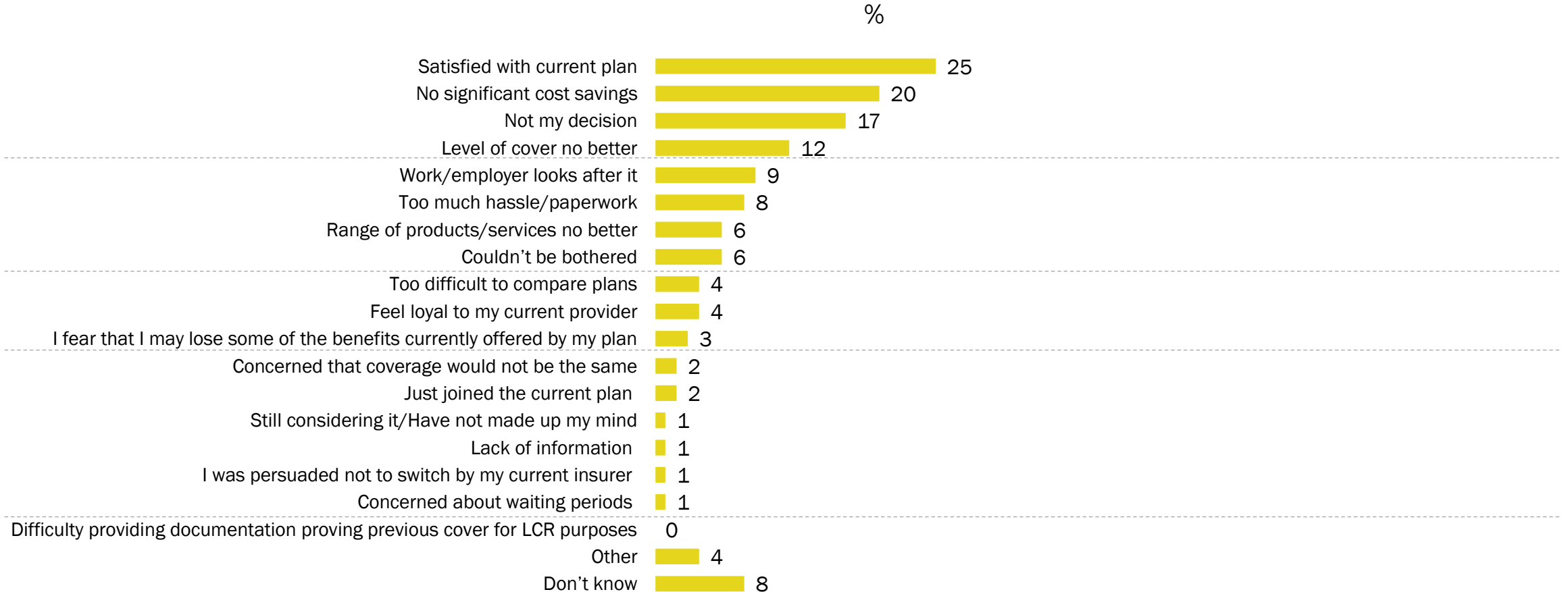
Policy over the next year



Those aged 35 years or older are more likely to have kept or planning to keep current levels of cover, while the 18-34 year olds are less certain.

Reasons for not Switching Plan

Base: All who have never switched Health Insurance provider or plan (n=861)



The main reasons for not (ever) having switched plans are satisfaction with the status quo, a perceived lack of potential cost savings and the decision being made elsewhere.



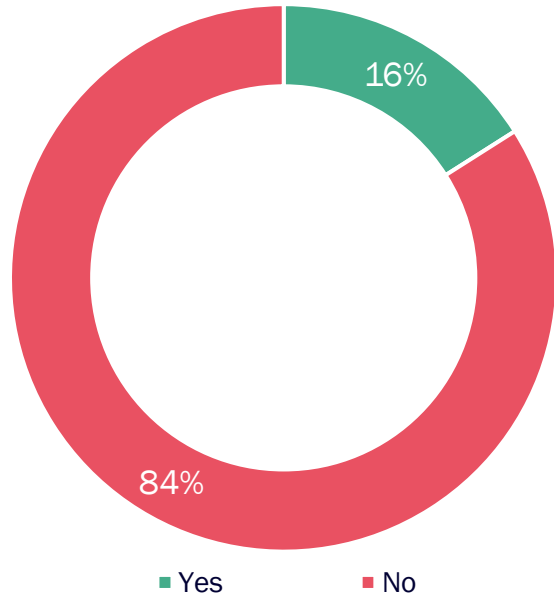
8. A closer look at those without Health Insurance

B&A

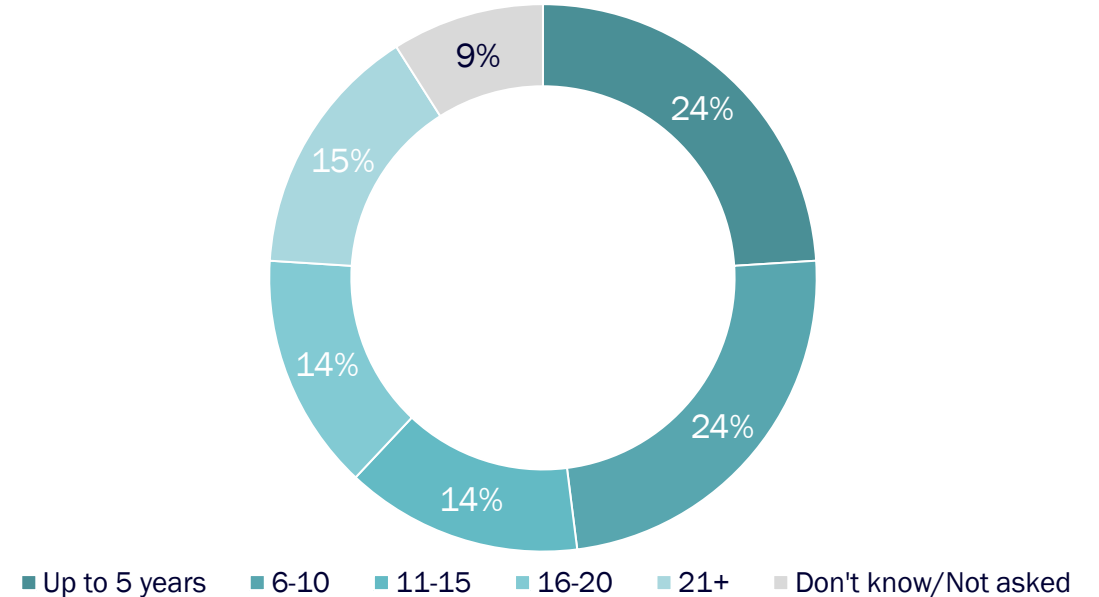
Incidence of lapsed policies

Base: All without Health Insurance (n=987) | Base: All who were previously covered by Health Insurance (n=166)

Incidence of ever being covered by Health Insurance Policy



Number of years Previously Held Healthy Insurance



Average

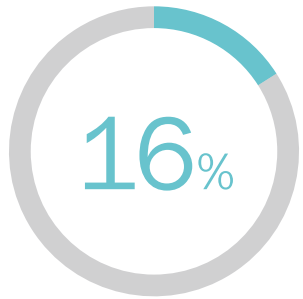
13 years

2021	2019	2017	2015	2013	2011
36%	14%	14%	17%	22%	22%

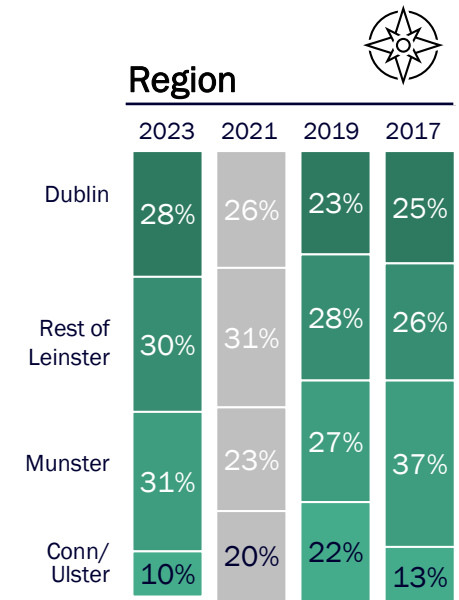
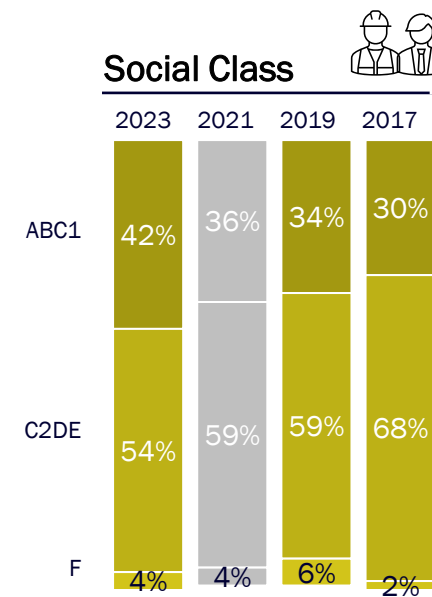
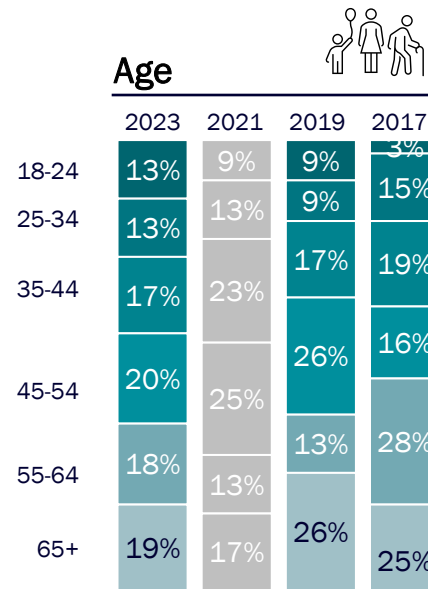
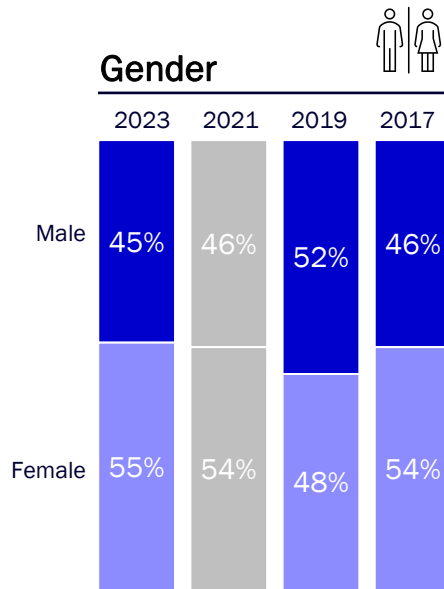
16% of those currently without health insurance held it in the past, in line with the 2019 survey. The average duration of health insurance when previously held was 13 years.

Demographic Sample Profile – Those who used to have health insurance but have relinquished it

Base: All who do not have Health Insurance (n=987), All who relinquished it (n=166)



Among those who do not have Health insurance, one in six had so previously, but have since relinquished it.



One in six non-health insurance owners previously had cover.

Reasons for no longer having health insurance

Base: All who were previously covered by Health Insurance (n=166)

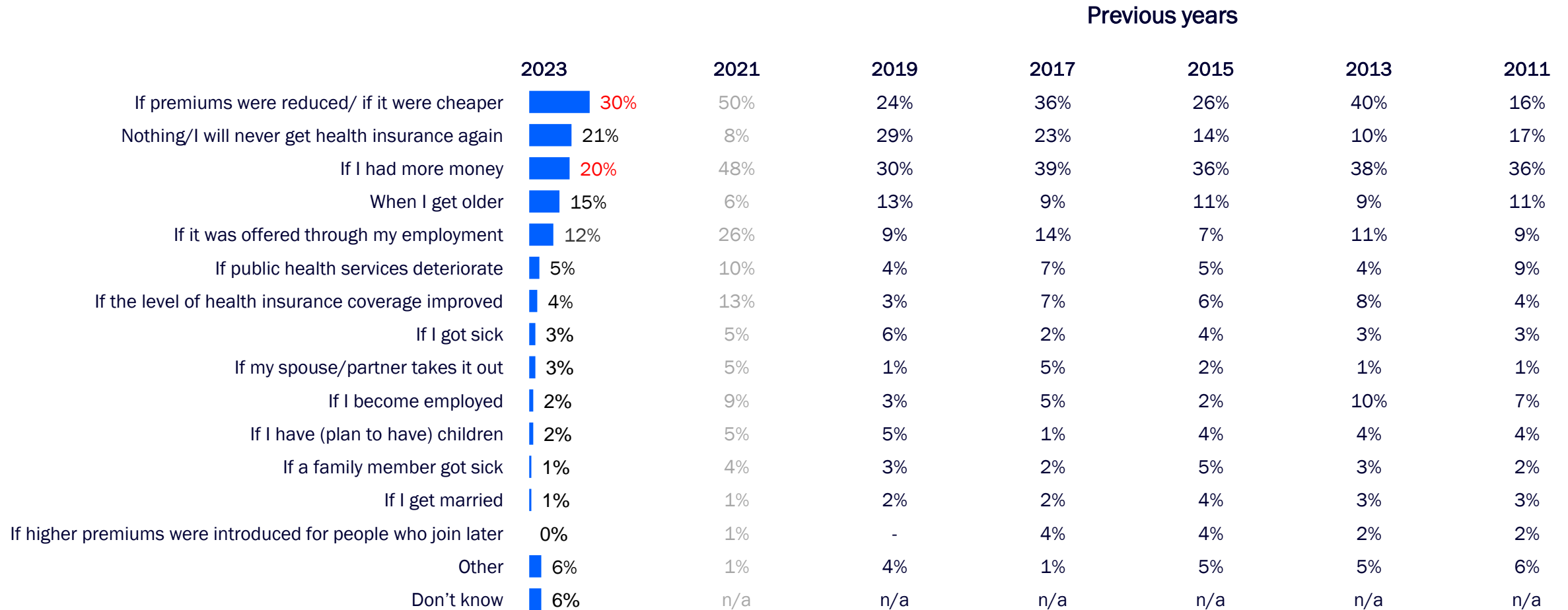
Main Reason	%	Previous years			2023 x Age		
		2021	2019	2017	18-34 (N=32*)	35-54 (N=62)	55+ (N=72)
Too expensive/ Premiums too high/Can't afford it	38	42%	45%	49	11%	47%	48%
No longer covered by my parent's insurance	18	1%	13%	6	63%	7%	-
No longer represented value for money	10	8%	6%	5	-	15%	12%
Have a medical card	9	19%	8%	5	2%	6%	16%
Left job where employer paid insurance	8	6%	n/a	n/a	2%	8%	11%
No longer provided through work	6	3%	7%	10	4%	8%	4%
Will get it when I'm older	1	2%	1%	n/a	3%	-	-
Satisfied with public services	1	1%	3%	3	2%	-	1%
I have a GP Visit Card	1	2%	1%	2	-	2%	-
I lost my job and had to cancel it	1	6%	5%	11	4%	-	-
I went abroad	1	2%	1%	1	-	2%	1%
Other	5	1%	8%	7	-	6%	7%
Don't know	2	2%	1%	1	9%	-	-

* Caution: small base size

Among those who have discontinued health insurance, almost two in five mention costs as the main reason, with an additional one in 10 mentioning lack of value for money.

Drivers to take out Health Insurance again










Base: All who were previously covered by Health Insurance (n=166)



Unsurprisingly, decreasing premiums or higher income would drive consideration up.

Reasons for never having health insurance












Base: All who have never held Health Insurance (n=821)

Main Reason	Previous years					Age		
	2021	2019	2017	2015	2013	18-34	35-54	55+
Too expensive/ Premiums too high/Can't afford it  45%	52	56	52	47	56	37	50	50
Have a medical card  19%	23	21	18	20	3	15	19	24
Satisfied with public services  13%	5	9	8	8	2	19	11	7
Haven't thought about it  7%	5	3	9	4	1	6	6	9
I'm healthy/Don't need it  5%	6	3	7	6	2	9	4	2
Will get it when I'm older  3%	2	4	4	3	-	9	1	-
Don't approve of it  1%	3	1	-	2	-	1	1	2
Other  3%	2	2	1	n/a	5	2	4	4
Don't know  3%	2	1	-	7	2	3	3	3

Among those who never had health insurance, costs are the main barrier (mentioned by almost half). However, among the 18-34 year olds, one in five mention satisfaction with public services as the main reason for not having health insurance.

Factors that would encourage those who never had health insurance to opt for it **B&A**

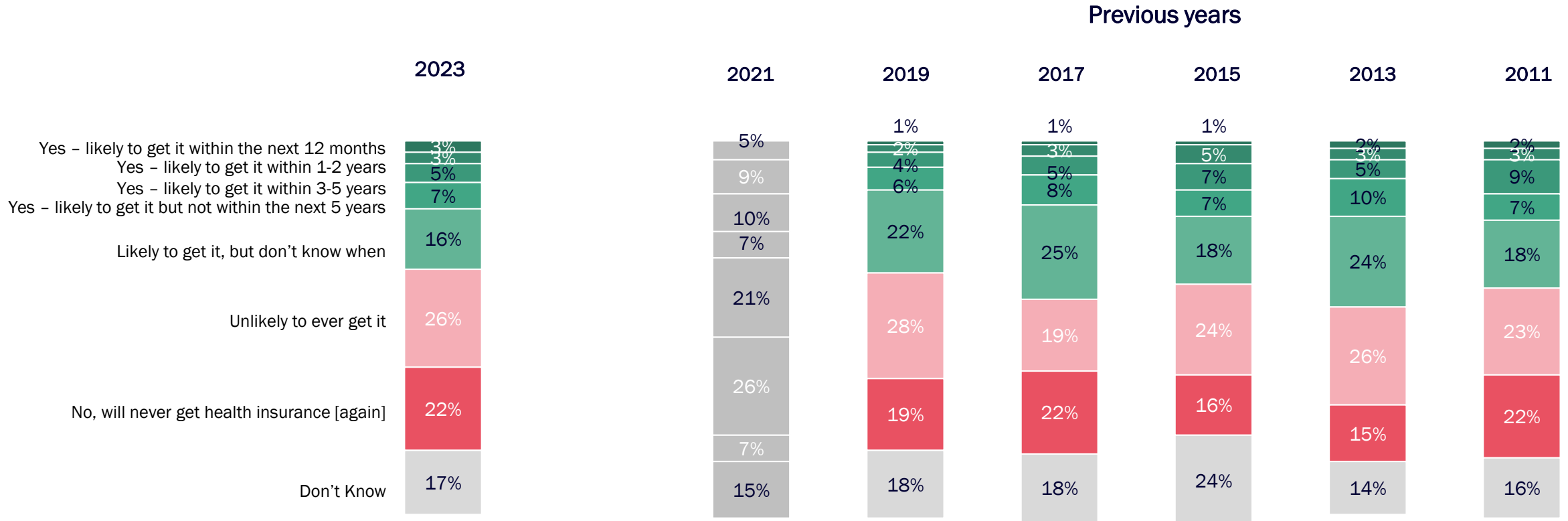
Base: All who have never held Health Insurance (n=821)

	Previous years						
	2023	2021	2019	2017	2015	2013	2011
If I had more money	 28%	31%	36%	27%	28%	31%	27%
Nothing/I will never get health insurance again	 23%	7%	21%	23%	19%	17%	20%
If premiums were reduced/ if it were cheaper	 22%	28%	20%	24%	18%	22%	22%
When I get older	 16%	5%	15%	16%	16%	15%	17%
If it was offered through my employment – and my employer was going to pay for it	 14%	6%	12%	9%	3%	6%	5%
If it was offered through my employment, and my employer was going to part fund it	 8%	2%	7%	4%	7%	11%	6%
If public health services deteriorate	 6%	4%	7%	9%	6%	8%	4%
If I become employed	 5%	3%	5%	6%	3%	6%	n/a
Other	 2%	1%	3%	1%	2%	2%	3%
To avoid Lifetime Community Rating (LCR) charge (2% for each year with no health insurance after 34 years old)	 1%	n/a	n/a	n/a	n/a	n/a	n/a
Don't know	 9%	8%	n/a	n/a	n/a	n/a	n/a

More money and reduced premiums are the main motivators to take out health insurance among those who have never had it.

Future intentions for Health Insurance

Base: All without Health Insurance currently (n=987)

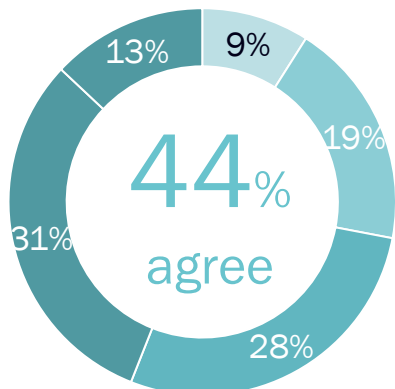


More than one in three express a likelihood to get health insurance in the future, with approximately half not knowing when. Almost half express that they are unlikely or certain never to get health insurance.

How do people evaluate the communications associated with health insurance? B&A

All Adults N - 2007

“It is difficult to understand how health insurance works and the terminology used”

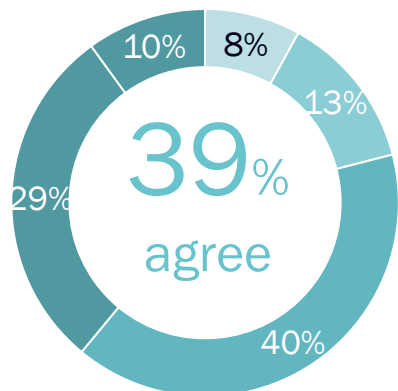


■ Disagree Strongly ■ Disagree Slightly ■ Neither ■ Agree Slightly ■ Agree Strongly

Total	Gender		Age						Social Class			Hold health insurance				Don't have Health Insurance			
	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	ABC1	C2DE	F	Total	Under 35	35-54	55+	Total	Under 35	35-54	55+
2007	922	1085	133	292	414	348	312	508	1053	901	53	1020	165	408	447	987	260	354	373
%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
44	43	45	40	44	42	43	46	46	40	46	52	43	40	42	46	44	44	43	46

“In the eyes of the consumer, there is a lack of clarity in terms of communications from health insurance providers.”

“There is adequate information to help me compare plans on offer”



■ Disagree Strongly ■ Disagree Slightly ■ Neither ■ Agree Slightly ■ Agree Strongly

Total	Gender		Age						Social Class			Hold health insurance				Don't have Health Insurance			
	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	ABC1	C2DE	F	Total	Under 35	35-54	55+	Total	Under 35	35-54	55+
2007	922	1085	133	292	414	348	312	508	1053	901	53	1020	165	408	447	987	260	354	373
%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
39	40	38	36	39	46	40	37	33	47	32	26	51	55	55	46	29	30	32	24

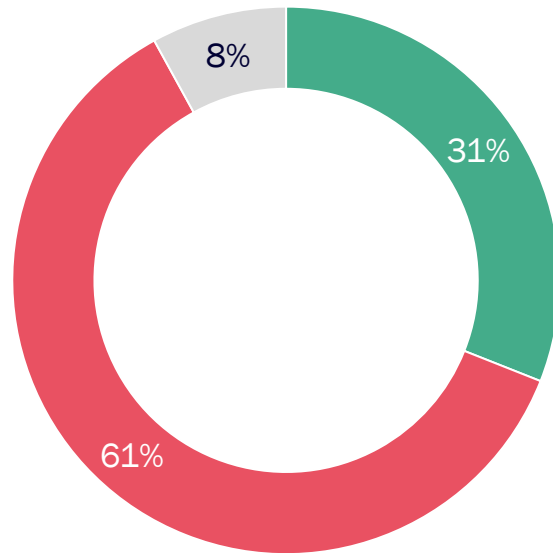


Awareness of Lifetime Community Rating

Base: All Adults Aged 18+ (n=2,007) | All who do not have health insurance (N=987)

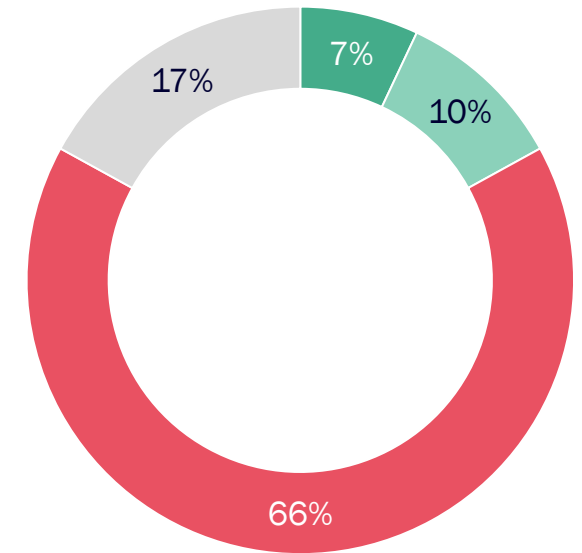
Heard of the Lifetime Community Rating

- Yes, have heard of it
- No, have not heard of it
- Don't know



Lifetime Community Rating make you more or less likely to take out health insurance?

- Yes, will make me much more likely to take out health insurance
- Yes, will make me a little more likely to take out health insurance
- No, will make no difference
- Don't know/no opinion



Over three in five (61%) overall have not heard of Lifetime Community Rating. Among those without health insurance, two thirds (66%) claim it will make no difference to them taking out health insurance due to Lifetime Community Rating.



9. Health Insurance Authority

B&A

Who to approach to seek advice or help if a problem with health insurance occurs

Base: All with Health Insurance (n=2007)

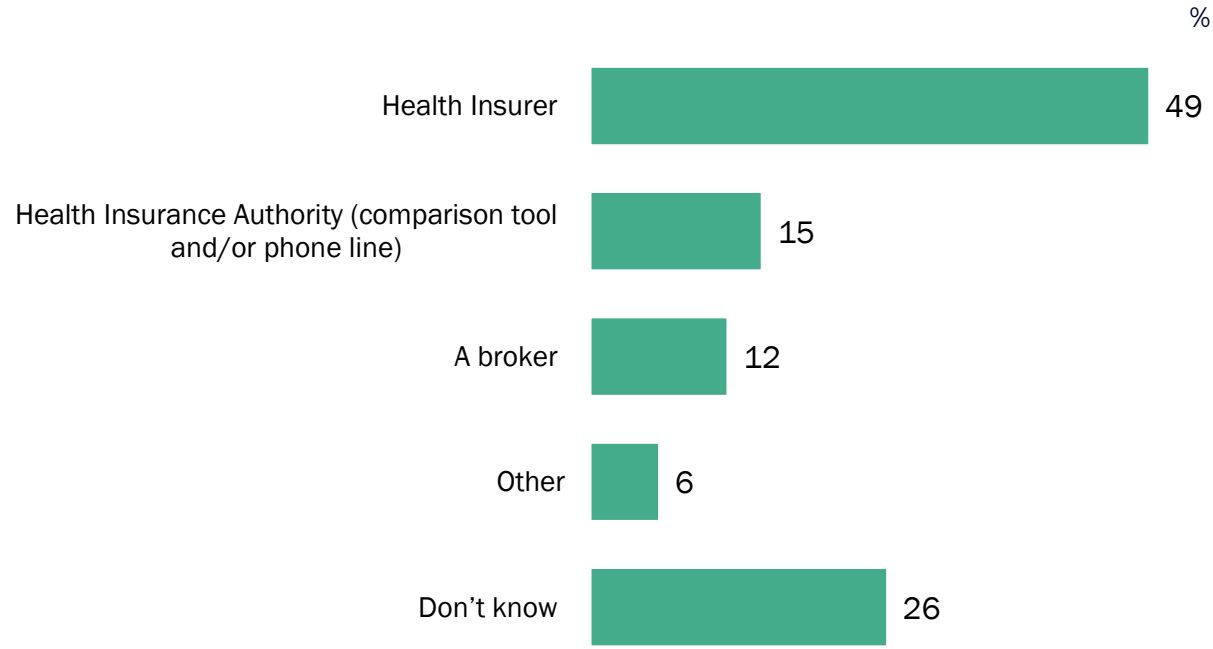
	All with Health Insurance	Previous years						Age		
		2021	2019	2017	2015	2013	2011	18-34	35-54	55+
Health Insurer	55%	61%	72%	60%	62%	66%	65%	54%	57%	54%
Health Insurance Authority	11%	27%	27%	25%	18%	14%	16%	9%	13%	11%
Financial Services Ombudsman	2%	8%	3%	7%	3%	4%	5%	1%	2%	3%
Department of Health & Children	2%	3%	3%	5%	n/a	n/a	n/a	1%	2%	1%
CCPC	1%	n/a	n/a	n/a	n/a	n/a	n/a	1%	2%	1%
Central Bank	0%	3%	0%	2%	3%	7%	5%	-	1%	0
Financial Regulator	0%	4%	3%	4%	3%	4%	6%	-	-	-
Other	6%	n/a	n/a	n/a	n/a	n/a	n/a	6%	5%	6%
Don't Know	30%	22%	8%	15%	21%	19%	12%	33%	28%	3%

For more than half, the health insurers will be the first point-of-contact for health insurance issues, followed by around one in 10 for the Health Insurance Authority. 30% are unsure where to go, significantly higher than the levels seen previous years.

Who to approach to seek advice or help if looking to buy health insurance or change plan

Base: All respondents (n=2007)

	Age Group		
	18-34 (425)	35-54 (762)	55+ (820)
	%	%	%
Health Insurer	54	48	47
Health Insurance Authority (comparison tool and/or phone line)	13	18	13
A broker	10	14	10
Other	5	5	6
Don't know	24	23	30

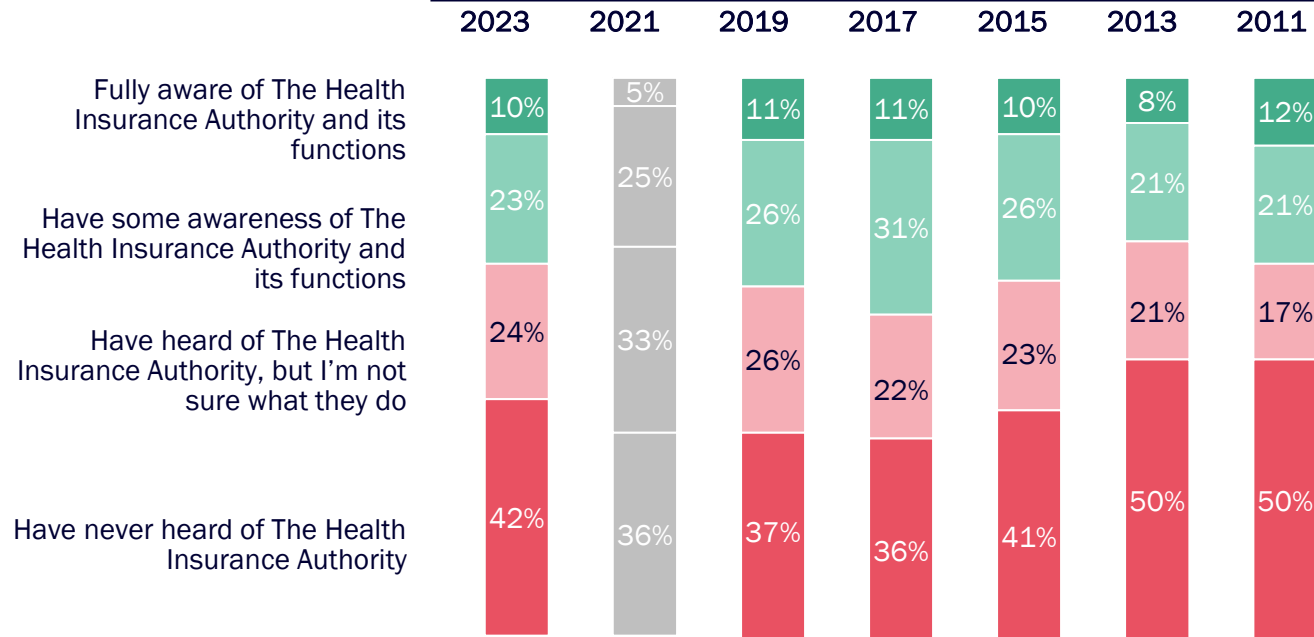


When seeking to purchase health insurance, the first port of call for advice is the health insurer directly. One in seven (15%) would contact the HIA with a further one in eight reaching out to a broker.

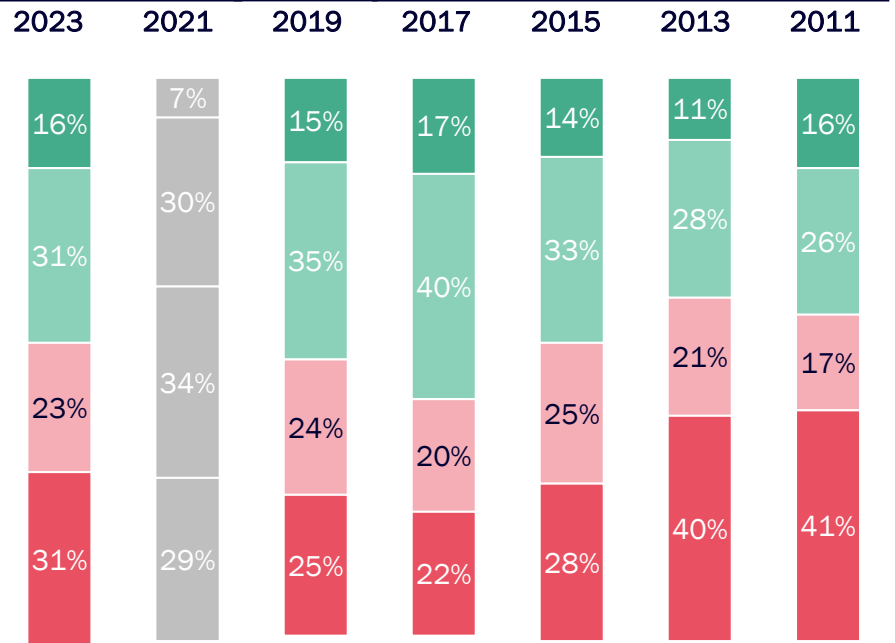
Awareness of Ireland's Health Insurance Authority

Base: All Adults Aged 18+ (n=2,007) Base all with health insurance (n=1020)

Awareness of Ireland's Health Insurance Authority



All With Health Insurance

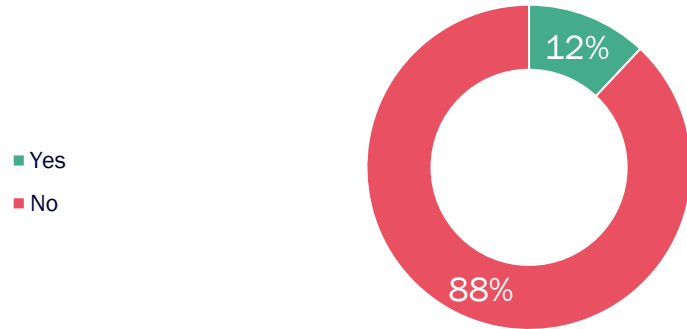


58% are prompted aware of the Health Insurance Authority, down from 2021 and 2019. One in three have some or a very good understanding of the Health Insurance Authority. Those with health insurance are more likely to be aware/understand the Health Insurance Authority.

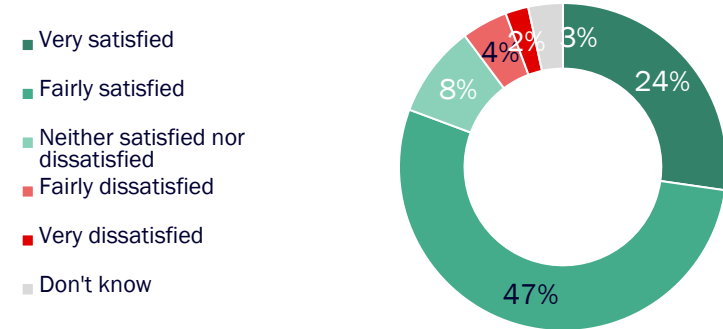
Use of Health Insurance Authority's comparison tool & website, helpline

Base: All Adults Aged 18+ (n=2,007) | Satisfied with the comparison tool (n=259)

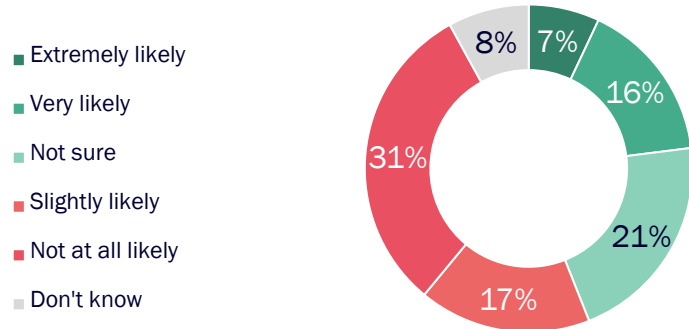
Used the Health Insurance Authority's comparison tool



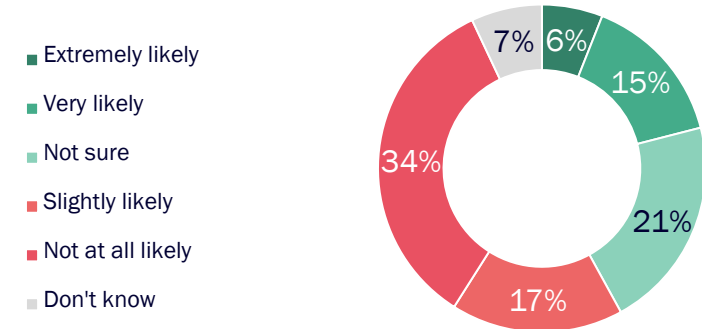
Satisfaction with the comparison tool



Likelihood to consult the HIA website for consumer information



Likelihood to consult the HIA consumer helpline



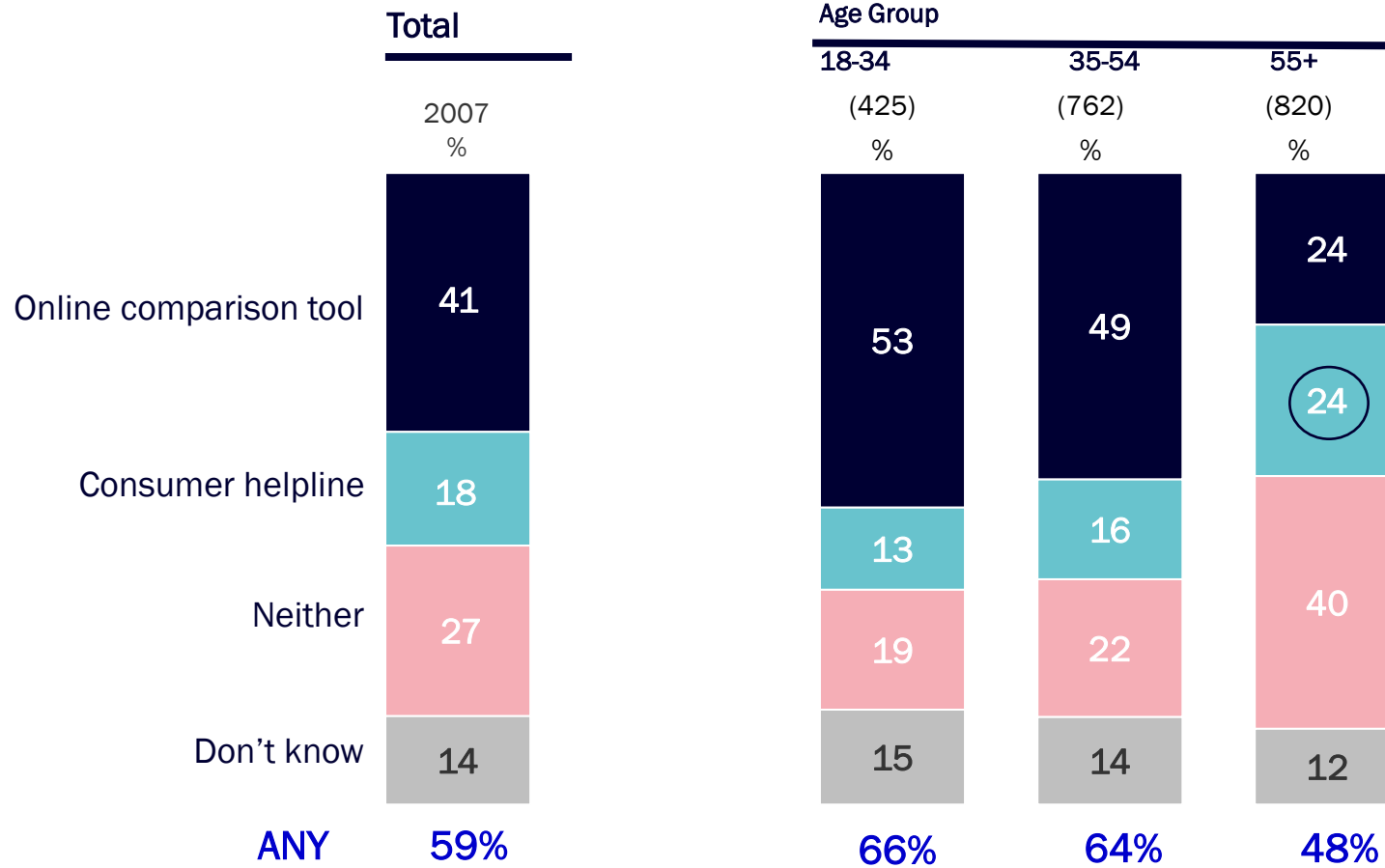
12% claim to have used the comparison tool from the Health Insurance Authority, with satisfaction among users being high (71% net satisfied, 8% neutral). More than one in five express interest in using the HIA website or helpline.

Q66 Have you used the Health Insurance Authority's comparison tool, which allows you to compare different health insurance policies?
 Q67 How satisfied are you with the comparison tool?
 Q68 How likely would you be to consult the Health Insurance Authority's website for consumer information on health insurance?
 Q69 How likely would you be to consult the Health Insurance Authority's consumer helpline for information on health insurance?



Do consumers have a preference for online comparison tools or helplines?

Base: All respondents (n=2007)



When given the choice, consumers are more likely to use an online comparison tool, driven by younger cohorts. A consumer helpline serves its purpose more among older cohorts

Thank You



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Agreement with statements about health insurance by Gender, Age & Class

Base: All Adults Aged 18+ (n=2,007)

NET AGREE	Total	Gender		Age						Social Class		
		Male	Female	18-24	25-34	35-44	45-54	55-64	65+	ABC1	C2DE	F
	2007	922	1085	133	292	414	348	312	508	1053	901	53
	%	%	%	%	%	%	%	%	%	%	%	%
Health insurance is a necessity not a luxury	60	61	58	48	59	61	63	59	62	66	54	56
Having health insurance means always getting a better level of health care service	56	58	54	56	54	56	55	52	61	56	55	59
Having health insurance means you can skip the queues	54	55	53	43	51	54	58	54	59	55	52	63
It is difficult to understand how health insurance works and the terminology used	44	43	45	40	44	42	43	46	46	40	46	52
Health insurance is only for the wealthy	41	39	42	29	43	39	47	43	39	36	45	42
There is adequate information to enable me to compare plans on offer	39	40	38	36	39	46	40	37	33	47	32	26
Consumers are adequately protected in the health insurance market in Ireland	34	33	35	33	34	34	29	36	38	38	31	31
Health insurance is good value for money	31	30	32	31	28	30	32	26	36	36	27	19
There is no need for health insurance if Sláintecare is implemented in full	30	28	31	27	26	29	28	31	35	30	29	35
There is no need for health insurance in Ireland, public services are adequate	17	17	18	12	20	17	16	20	18	13	21	22
Only old people and sick people need health insurance	14	13	15	18	15	13	13	14	13	14	13	20

Older age cohorts tend to be more appreciative of most elements of health insurance.

Agreement with statements about health insurance by holders and non-holders of health insurance

Base: All Adults Aged 18+ (n=2,007)

NET AGREE	Total	Have Health Insurance				Don't have Health Insurance			
		Total hold health insurance	Under 35	35-54	55+	Total don't hold health insurance	Under 35	35-54	55+
	2007	1020	165	408	447	987	260	354	373
	%	%	%	%	%	%	%	%	%
Health insurance is a necessity not a luxury	60	76	71	75	80	46	46	49	42
Having health insurance means always getting a better level of health care service	56	62	61	61	64	50	52	49	50
Having health insurance means you can skip the queues	54	61	52	62	65	48	45	51	49
It is difficult to understand how health insurance works and the terminology used	44	43	40	42	46	44	44	43	46
Health insurance is only for the wealthy	41	29	25	34	26	50	43	52	55
There is adequate information to enable me to compare plans on offer	39	51	55	55	46	29	30	32	24
Consumers are adequately protected in the health insurance market in Ireland	34	46	48	42	49	25	26	22	27
Health insurance is good value for money	31	46	51	42	48	18	18	20	16
There is no need for health insurance if Sláintecare is implemented in full	30	26	24	26	28	32	28	31	39
There is no need for health insurance in Ireland, public services are adequate	17	13	14	14	11	21	18	19	27
Only old people and sick people need health insurance	14	13	15	12	13	15	17	14	14

Unsurprisingly, those with policy holders tend to have a more positive view of health insurance.