



An tÚdarás Árachas Sláinte
The Health Insurance Authority

2019

Annual Report & Accounts

An tÚdarás Árachas Sláinte Tuarascáil Bhliantúil agus Cuntais 2019

The Health Insurance Authority Annual Report & Accounts 2019

Tuarascáil Bhliantúil
agus Cuntais

2019

An tÚdarás Árachas Sláinte
The Health Insurance Authority

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1 Chairperson's Statement

In accordance with Section 33(2) of the Health Insurance Act, 1994, I am pleased to present the Annual Report and Accounts of the Health Insurance Authority ("the Authority") for the year ending 31 December 2019. The Authority fulfils a number of functions in relation to the private health insurance market in Ireland, whose regulatory system is based on the key principles of community rating, open enrolment, lifetime cover and minimum benefits.

The market was relatively stable over the course of 2019, as measured by the number of insurers and products available, the numbers insured, and average premium and claims inflation. Insurers have remained pro-active in adjusting individual product benefits and prices and adding new services and features so that the complexity of the market for consumers remains high.

In recognition of this, the Authority expanded its public information campaign during the year. New initiatives included attendance at the Ploughing Championships and the 50 Plus Expo, interviews on local radio, consumer newsletters and increased social media activity. These initiatives, together with targeted advertising campaigns sought to inform the public about the role of the Authority, their rights as consumers of health insurance and the potential savings available from shopping around. The Authority also continued to assist consumers in determining the most appropriate policy for them through the Authority's comparison tool, available on its website, and the dedicated consumer helpline through which consumers can seek assistance from Authority staff.

The Authority is responsible for the administration and maintenance of the Risk Equalisation Scheme, an essential support to community rating, and the 2019 accounts of the Risk Equalisation Fund set up under the Scheme are included in this Report. The Fund is managed on the basis that income and outgo will be in balance over time, with any projected surplus or deficit being taken into account in the Authority's annual review and recommendations to the Minister.

In light of the Covid-19 pandemic, the outlook for the health insurance sector in Ireland and for health insurance consumers is uncertain. The Authority has made a submission to the Oireachtas Special Committee on Covid-19 Response. This highlights the consumer complaints received in April and May 2020 relating to the consequences of the takeover of all private hospital capacity in Ireland by the Health Service Executive for an initial period of three months. It also raises concerns about this health system shock occurring alongside an unprecedented economic shock and the potential for a near collapse in the health insurance system. The Authority acknowledges that SláinteCare has cross-party approval and private health insurance may ultimately fulfil a different role with different regulatory supports within that model. However any transition should be planned over a number of years and carefully consider the fair treatment of health insurance consumers.

The Authority is establishing a Committee to consider the impacts that the Covid-19 pandemic may have on the health insurance market and on the Risk Equalisation Fund and to provide guidance to the Authority to assist it in the performance of its functions.

I was pleased to welcome five new Members of the Authority in 2019, bringing a broad range of relevant expertise, knowledge and experience. I would like to thank the Minister for Health, Mr Simon Harris TD, as well as officials in the Department of Health, for their support during the year.

Finally, the Authority expresses its appreciation of the work done by the staff of the Authority and the commitment shown by them throughout 2019.



Sheelagh Malin

Chairperson

2 Membership and Management of the Authority

Membership

The Members of the Authority are appointed by the Minister for Health (“the Minister”) for terms of up to five years. The Members of the Authority are:



Ms. Sheelagh Malin (Chairperson) – Appointed 6 May, 2010, Re-appointed 1 February, 2016

Sheelagh is a Fellow of the Society of Actuaries in Ireland. She has over 25 years management experience in the life assurance industry, including Managing Director, Finance Director, Compliance Officer, product development and marketing roles. She serves as an Independent Non-Executive Director on a number of insurance company boards.



Dr. Fiona Kiernan – Appointed 1 February, 2016

Dr Fiona Kiernan is a Consultant in Anaesthesia and Intensive Care Medicine in Beaumont Hospital, and a Fellow of the College of Anaesthetists of Ireland. Along with her medical degree, she also holds a Masters in Health Economics, Policy and Management from the London School of Economics and Political Science, and is studying for a doctorate in Economics with the Department of Economics in University College Dublin. She has lectured on topics of resource allocation and health economics within the College of Anaesthetists, and has presented internationally on healthcare utilisation and access to healthcare. Her current areas of research involve the income-health relationship in Ireland, and health system performance measurement in Irish hospitals.



Damien McShane – Appointed 24 June 2019

Damien is an accomplished legal advisor and corporate executive with significant senior level experience across the financial sector. He is currently a partner in one of Ireland’s leading law firms, and was immediately prior to that a member of the board of directors of one of Ireland’s largest custodian banks (itself a principal operating subsidiary of the world’s largest custodian) and responsible for its custody functions amongst other activities. He previously served as a legal advisor to the Central Bank and Aviva, where he had significant experience with health insurance matters.

He holds degrees from the Queen’s University of Belfast, National University of Ireland (UCD), University of Dublin (Trinity College), King’s Inns, and University of Oxford (Jesus College), most recently obtaining an MBA (with distinction) from the latter. Damien is a lawyer admitted to practice in both Ireland (Solicitor) and New York (Attorney, not practicing), lectures at the Institute of Banking on legal and regulatory matters, and also acts as a charity trustee.



Caroline Barlow – Appointed 24 June 2019

Caroline is a Fellow of the Society of Actuaries in Ireland and has over 34 years' experience in a wide variety of general insurance roles at both UK and European level. She holds an MA in Mathematics from the University of Cambridge.

Caroline's professional career has given her a deep understanding of insurance business and the associated risks and uncertainties, and she has a sound knowledge of insurance finance. Her experience working for a large global insurance company has given her an appreciation of the need for strong governance, independent thought and constructive challenge where appropriate.



Marcella Flood – Appointed 5 July 2019

Marcella is a seasoned business leader, with a strong commercial acumen, working at Director/ C-Suite level for over a decade. She has extensive experience in defining and driving operations and technology strategies that deliver shareholder value. Having led significant change programs within global corporates as well as established and developed multiple start-ups, Marcella is an entrepreneurial change agent with a passion for people development and creating high performing teams.

Presently Marcella is the Head of Digital Transformation with Allianz Care. Previous roles include Director, OEM Operations EMEA at Microsoft. Marcella is a Chartered Director from the Institute of Directors UK, and holds an MBA from Smurfit College, University College Dublin.



Michael A O Sullivan – Appointed 24 June 2019

Michael is a Civil Engineer, Chartered Management Accountant and holds an MBA from UCC. Prior to retirement Michael held the position of Group Commercial Director for Bord Gais Eireann.

He is a former chair of the Board of the Mercy University Hospital, has served on the board of the South/South West Hospital Group board and currently holds a number of non-executive board roles including the privately owned Firmus Energy in Northern Ireland where he also chairs the Audit and Risk Committee and as chair of the Ervia Defined Benefit Pension Scheme.

He has significant executive director board experience in diverse roles including finance, business planning and as head of a regulated utility networks business and has considerable experience of interaction with government departments and regulators in Ireland, Northern Ireland and the European Union.



John Armstrong – Appointed 24 June 2019

John is a senior actuary and health economist. He completed his undergraduate studies in Trinity College Dublin and his postgraduate studies in Georgetown University, Washington DC. He has extensively researched on many health insurance reform topics and has active research and teaching links with both the Erasmus University in Rotterdam, the Netherlands and the Institute of Public Administration in Dublin.

He has over 25 years experience working in the health insurance industry. Furthermore, he has advised over 20 countries on health financing reform topics in many diverse parts of the world, including the reform of their health insurance sector.

James A. McNamara – Term of Office completed 25 January, 2019.

Ian Britchfield – Term of Office completed 20 May, 2019.

Management

The Management of the Authority are as follows:



Mr. Don Gallagher
Chief Executive/Registrar

Don holds an MSc in Management from Trinity College, Dublin and is an experienced international Chief Executive who has managed and served on the Board of national and international insurance and wealth management companies. Don is a Chartered Director from the Institute of Directors UK. Most recently Mr. Gallagher was CEO and Executive Director of the European subsidiary of a leading global life insurer. Previously Mr. Gallagher had been Senior Vice President and Managing Director with a major Canadian life insurer in both Ireland and Canada. Mr Gallagher was appointed to the Financial Services Ombudsman Council in January 2017.



Ms. Maeve Kearns
Head of Corporate Affairs/Secretary to the Authority

Maeve holds a Bachelor of Commerce degree from NUIG and is a Fellow of Chartered Accountants Ireland. Prior to joining the Authority, Ms Kearns held various finance roles within other public bodies as well as management roles in a leading investment bank.



Mr. Brendan Lynch
Head of Research/Technical Services

Brendan is an economist and also a qualified solicitor. He has a Masters degree in Economics and a Diploma in European Law. He has worked as an economic consultant, stockbroker economist and as an economic adviser to the Minister for Finance.



Ms. Joanne George
Head of Regulatory Services

Joanne holds a Bachelor of Actuarial and Financial Studies and is a Fellow of the Society of Actuaries in Ireland. Prior to joining the Authority, Joanne worked for a multinational risk management, insurance brokerage and advisory company.



Ms. Corrinna Nolan
Head of Finance

Corrinna is a member of both Chartered Accountants Ireland and the Insurance Institute of Ireland. Prior to joining the Authority, Ms. Nolan worked within the Insurance Supervision Division of the Central Bank of Ireland, and held previous roles in financial services audit in Deloitte. Ms. Nolan also serves as a Trustee on the Board of a registered charity.



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3 Functions of the Authority

The Authority was established by Ministerial Order on 1 February, 2001 under the Health Insurance Act, 1994 and operates in accordance with the provisions of this Act and the Health Insurance (Amendment) Acts (collectively “the Health Insurance Acts”).¹

The Health Insurance Acts provide for the regulation of the business of private health insurance in Ireland following the enactment of the European Union “Third Non-Life Insurance Directive”. This Directive sets out the requirements of the internal market for Member States regarding non-life insurance, including health insurance. This European legislation allows individual Member States to adopt the specific requirements in a manner most appropriate to their particular national legal system and national healthcare system.

The Principal Objective of the Health Insurance Acts is set out in legislation as follows:

“The principal objective of this Act is to ensure that, in the interests of the common good and across the health insurance market, access to health insurance cover is available to consumers of health services with no differentiation made between them (whether effected by risk equalisation credits or stamp duty measures or other measures, or any combination thereof), in particular as regards the costs of health services, based in whole or in part on the health risk status, age or sex of, or frequency of provision of health services to, any such consumers or any class of such consumers, and taking into particular account for the purposes of that objective:

- a) the fact that the health needs of consumers of health services increase as they become less healthy, including as they approach and enter old age;
- b) the desirability of ensuring, in the interests of societal and intergenerational solidarity, and regardless of the health risk status or age of, or frequency of provision of health services to, any particular generation (or part thereof), that the burden of the costs of health services be shared by insured persons by providing for a cost subsidy between the more healthy and the less healthy, including between the young and the old, and, without prejudice to the generality of that objective, in particular that the less healthy, including the old, have access to health insurance cover by means of risk equalisation credits;
- c) the manner in which the health insurance market operates in respect of health insurance contracts, both in relation to individual registered undertakings and across the market; and
- d) the importance of discouraging registered undertakings (health insurers) from engaging in practices, or offering health insurance contracts, whether by segmentation of the health insurance market (by whatever means) or otherwise, which have as their object or effect the favouring of the coverage by the undertakings of the health insurance risk of the more healthy, including the young, over the coverage of the health insurance risk of the less healthy, including the old.”

Community rating means measures which, whether in whole or in part, apply towards the achievement of the principal objective.

The principal functions of the Authority are as follows:

- To monitor the health insurance market and to advise the Minister (either at his or her request or on its own initiative) on matters relating to health insurance;
- To monitor the operation of the Health Insurance Acts and, where appropriate, to issue enforcement notices to enforce compliance with the Acts;

¹The Health Insurance Act, 1994 (Establishment Day) Order, 2001 (S.I. No. 40 of 2001).

- To carry out certain functions in relation to health insurance stamp duty and risk equalisation credits and in relation to the risk equalisation scheme;
- To take such action as it considers appropriate to increase the awareness of members of the public of their rights as consumers of health insurance and of health insurance services available to them; and
- To maintain “The Register of Health Benefits Undertakings” (“the Register”) and “The Register of Health Insurance Contracts”.

The Authority shall exercise such powers as are necessary for the performance of its functions. The Minister may assign further responsibilities to the Authority as provided for in the Health Insurance Acts.

3.1 Regulation

3.1.1 Regulatory Structure of the Market

The Irish private health insurance regulatory system is based on the key principles of community rating, open enrolment, lifetime cover and minimum benefit. It aims to ensure that private health insurance does not cost more for those who need it most. The system is unfunded, meaning that there is no fund built up over the lifetime of an insured person to cover their expected claims cost. Instead, the money contributed by insured people is pooled by each insurer and the cost of claims in any given year taken from the pools.

It is in this context that the concept of community rating must be understood. This means that the level of risk that a particular consumer poses to an insurer does not affect the premium paid. In other words, everybody is charged the same premium for a particular plan, irrespective of age, gender and the current or likely future state of their health subject to exceptions in respect of children under 18 years of age, discounts for members of group schemes, young adults and lifetime community rating loadings.

Open enrolment and lifetime cover mean that, except in very limited circumstances specified in legislation, health insurers must accept all applicants for health insurance and all consumers are guaranteed the right to renew their policies regardless of their age or health status.

Under the Minimum Benefit Regulations, all insurance products that provide cover for inpatient hospital treatment must provide a certain minimum level of benefits. It is considered necessary to regulate the minimum level of benefits because of the complex and specialist nature of private health insurance products, which without regulation, could result in consumers being provided with products that do not provide a sufficiently comprehensive level of cover.

Risk equalisation is a process that aims to address differences in insurers' claim costs that arise due to variations in the health status of their members. Risk equalisation involves payments to or from insurers related to the risk profile of their membership. Risk equalisation is a common mechanism in countries with community rated health insurance.

3.1.2 Regulatory Developments in 2019

The Health Insurance (Amendment) Act 2019 was enacted in December 2019. It amended the Health Insurance Act 1994 as follows:

- To specify the amount of premiums to be paid from the Risk Equalisation Fund in respect of certain classes of insured persons from 1 April 2020
- To make a consequential amendment to the Stamp Duties Consolidation Act 1999; and
- To provide for related matters.

Insurers selling health insurance contracts to persons "ordinarily resident in the State" are required to be registered with the Authority and to comply with the provisions of the Health Insurance Acts. The Authority has determined that "ordinarily resident in the State" in respect of non-European Economic Area students means attending a course of study of more than one academic year's duration. The Authority wrote to a number of insurers in 2016 who were then selling (or considering selling) such contracts informing them of this determination. Chubb European Group Limited did not accept this determination and the Authority consequently served an Enforcement Notice on it in March 2017.

Chubb European Group Limited issued two sets of proceedings on 4 May 2017 in the High Court in relation to the Enforcement Notice. They sought an Order to quash the Enforcement Notice and also an Order to quash the Authority's determination of the term "ordinarily resident in the State" in respect of non-EEA students.

Justice Tara Burns delivered judgment in both the statutory appeal and the judicial review proceedings on 22nd October 2018. In both cases she rejected the arguments made by Chubb and refused to grant the reliefs that Chubb sought. She agreed with the Authority's interpretation and determination that "ordinarily resident in the State" in respect of non-European Economic Area students meant attending a course of study of more than one academic year's duration.

Chubb requested leave to appeal the verdict of the High Court at a sitting of the High Court on December 18th 2018. The HIA did not object to the Chubb application for leave to appeal but argued that the leave to appeal only be granted in respect of questions of law identified in the Order granting leave to appeal.

The HIA expressed concern that these ongoing proceedings caused considerable uncertainty in the health insurance market and had the potential to confer a significant unfair advantage on Chubb over other market participants. It also requested the expediting of the hearing of the appeal. Judge Burns reserved judgment until 11 January 2019.

On 11 January 2019 Judge Burns granted Chubb leave to appeal all questions of law in the High Court verdict to the Court of Appeal. The case was brought before the Court of Appeal in December 2019 and was heard by Ms Justice Power, Ms Justice Whelan and Mr Justice Murray. Judgement was reserved until the new year. On 8th April 2020 the judgement was delivered and found that students undertaking an undertaking an academic course in excess of one year are ordinarily resident. The Authority is working through the implications of this judgement.

Lifetime Community Rating was introduced into the Irish private health insurance market on 1 May 2015. Following a request from the Minister for Health, a review of Lifetime Community Rating was carried out by the Authority in 2017. Following on from the review, there were a number of amendments made in June 2018 to the legislation governing Lifetime Community Rating introduced in Statutory Instrument Number 224 of 2018. The main changes were as follows:

- Credit is given to members of the Permanent Defence Forces and Joint Sickness Insurance Scheme of the European Union for their periods of membership provided the person becomes an insured person on, or after, 1 September 2018 and within nine months of ending their membership.
- Credit is given to people who lived within the State on 1 May 2015 and subsequently moved to live outside Ireland on or after 1 November 2018 for their time living outside Ireland, provided they purchase inpatient private health insurance within nine months of returning to Ireland.
- Credit is given to people who have cancelled their insurance for six months or more, having previously been insured for at least three years. They will be credited for any periods of non-cover which begin on or after 1 February 2019. The credited period is limited to three years.

Level of Cover

Under the Health Insurance (Amendment) Act 2012, the Authority determines which types of health insurance contracts are Non-Advanced contracts, to which the lower levels of risk equalisation credits and community rating levies apply. The definition of a Non-Advanced contract requires that the contract provides for not more than 66% of the full cost of hospital charges in a private hospital or not more than the prescribed minimum payments under the Minimum Benefit Regulations, whichever is greater. If the Authority is satisfied that a type of health insurance contract is Non-Advanced, it specifies this in Regulations and on the Register of Health Insurance Contracts. During 2019 the Authority were satisfied that two new plans were Non-Advanced contracts and as a result a statutory instrument was promulgated in July 2019.

On 1 January 2020 there were 31 types of health insurance contracts specified as being Non-Advanced by the Authority, compared to 31 on 1 January 2019. Each of the Open Membership Undertakings has at least one type of Non-Advanced contract. On 1 January 2020 there were 274 Advanced types of health insurance contracts, compared to 302 on 1 January 2019.

3.1.3 Irish Risk Equalisation Scheme

2016 - 2020 Risk Equalisation Scheme

The 2016-2020 Risk Equalisation Scheme was notified to the European Commission as a State Aid that was compatible with the internal market. In February 2016 the European Commission stated that it was not raising objections to this notified aid scheme.

The main elements of the Risk Equalisation Scheme are the following:

- Risk equalisation credits are paid from the Risk Equalisation Fund (“REF”) operated by the Authority.
- Risk equalisation credits payable in respect of premiums vary on the basis of age, gender, and level of cover. To protect competition, the credits are set so that the net projected average claims cost for any age group in receipt of age-related credits are expected not to reduce below 125% of the projected market average net claims cost.

- Risk equalisation credits are also payable in respect of hospital claims. Specifically, a fixed amount is payable from the REF for each overnight and day-case stay which an insured person spends in private hospital accommodation or in a publicly funded hospital where a charge is payable under Section 55 of the Health Act 1970 for such a stay. This reduces the cost to the insurer of insuring less healthy individuals.
- The cost of the credits is recouped by the REF through a community rating levy which varies between children and adults and between two levels of cover (Advanced and Non-Advanced).

Community rating levy payments are paid by insurers to the Revenue Commissioners who in turn transfer the money to the REF. Risk equalisation credits are paid out of the REF to the insurers by the Authority. Any surpluses or deficits in the REF are carried forward and allowed for in setting future levy amounts.

The Health Insurance Acts set out the process around setting risk equalisation credits:

- Claims data on the insured population and other data included in returns from insurers, are evaluated and analysed by the Authority every six months.
- Twice a year the Authority issues a report to the Minister on its evaluation and analysis of these returns. The second report includes recommendations on the amounts of the risk equalisation credits and the amounts of the community rating levies. The recommendations have regard to the principal objective of the Health Insurance Acts, the aim of avoiding overcompensation, the aim of maintaining the sustainability of the health insurance market and the aim of having fair and open competition.
- If the Minister proposes to change the risk equalisation credits, this is accomplished by proposing amendments to the Health Insurance Acts, where the amounts of the credits are specified.
- The Minister may, having regard to the Authority's Report, the principal objective, the aim of avoiding overcompensation, the aim of maintaining the sustainability of the health insurance market and the aim of having fair and open competition, make recommendations to the Minister for Finance on the amounts of the community rating levies, which are provided for in the Stamp Duties Consolidation Acts.
- The amounts of the risk equalisation credits and the community rating levies become law if enacted by the Oireachtas.

Risk Equalisation Rates Applying in 2019

The rates of the risk equalisation credits and the community rating levy that applied to contracts commencing and renewing in 2019 are set out in Appendix E.

For contracts written from 1 April 2018 to 31 March 2019, the risk equalisation credits were set so that the projected market average claim cost (net of risk equalisation) for all age groups from age 65-69 and over would be less than or equal to 130% of the projected market average claim cost. The community rating levy was set at the amount projected to fund the credits with the levy for Non-Advanced plans equalling 40% of the rate applying for Advanced plans.

For policies commencing on from 1 April 2019 to 31 March 2020 the risk equalisation credits were set so that the projected market average claims cost (net of risk equalisation) for all age groups from age 65-69 and over would be less than or equal to 130% of the projected market average claim cost. The community rating levy was set at the amount projected to fund the credits with the levy for Non-Advanced plans equalling 40% of the rate applying for Advanced plans.

Risk Equalisation Rates Applying from 1 April 2020

During 2019, the Authority received information returns for the second half of 2018 and for the first half of 2019 from each of the Open Membership Undertakings. Reports on the evaluations and analyses of these returns were submitted to the Minister in May and September 2019. The September 2019 Report included the Authority's recommendations on the amounts of the Risk Equalisation Credits and Community Rating Levies, for policies commencing from 1 April 2020.

The rates applying from 1 April 2020 were given effect in the Health Insurance (Amendment) Act 2019 and are set out in Appendix E. These credits were set so that the projected market average claim cost (net of risk equalisation) for all age groups from ages 65-69 and over would be less than or equal to 130% of the projected market average claim cost.

The community rating levy was set at the amount projected to fund the credits with the levy for Non-Advanced plans equalling 35% of the rate applying for Advanced plans.

Overcompensation Assessment

The Authority is also required to assess whether the Risk Equalisation Scheme overcompensates any insurer.

- Once a year, by 1 May, insurers are required to provide the Authority with profit and loss accounts and balance sheets for the previous financial year insofar as they relate to Irish health insurance business;
- The Authority assesses if any insurer has been overcompensated by the risk equalisation scheme, enabling them to earn in excess of a reasonable profit. The assessment as to whether the 2016 – 2020 Risk Equalisation Scheme results in overcompensation is based on whether a net beneficiary's Return on Sales gross of reinsurance and excluding investment activities exceeds 4.4% per annum, calculated on a rolling three year basis. If the Authority determines under the Health Insurance Acts that an insurer (which is a net beneficiary of the risk equalisation scheme) has been overcompensated, the Authority shall issue a draft report to the insurer. The Authority will then take account of any submissions received from that insurer before making a final determination on overcompensation; and
- If the Authority determines that overcompensation has occurred, it issues a report to the Minister and the insurer concerned stating the amount of the overcompensation. The insurer must then refund the amount of overcompensation to the REF.
- The first such overcompensation test was carried out in 2019 for the period 2016 – 2018 inclusive. The Authority evaluated and analysed the information provided to it and made a determination that the net beneficiary had not been overcompensated as a result of the risk equalisation scheme in respect of the period 1 January 2016 to 31 December 2018.
- An overcompensation report was prepared and shared with the Minister and published on the HIA website.
- The next assessment will be carried out in 2020 for the period 2017-2019 inclusive,

3.1.4 The Risk Equalisation Fund

The Risk Equalisation Fund ("REF") was established in 2013 under the Health Insurance (Amendment) Act 2012. Under this Act, the Authority is responsible for administering and maintaining the REF.

The Health Insurance Act 1994 (Risk Equalisation Scheme) Regulations 2013 were introduced in February 2013. These Regulations set out the structures for submitting risk equalisation credit claims and returns by registered undertakings to the Authority and the validation of those claims by the Authority. Interim claims are submitted by the 21st day of the month immediately following the month to which the interim claim relates. Once the Authority is satisfied that the risk equalisation credits claimed are properly due to an undertaking, the Authority arranges payment of the due amount from the REF.

The community rating levy is collected as stamp duty by the Revenue Commissioners from registered undertakings on a quarterly basis. It is due on the 21st day of the second month following the end of each quarter. The quarterly levy amount is then paid by the Revenue Commissioners into the REF's current account. Funds not immediately required in the REF current account are invested in Exchequer Notes. Exchequer Notes are short term debt instruments issued by the National Treasury Management Agency.

The Authority engages internal audit consultants to carry out an annual review of the Authority's procedures for administering the REF. Management accounts are prepared and submitted to the Members of the Authority on a monthly basis.

3.1.5 The Register of Health Benefits Undertakings

The Authority is responsible for the maintenance of "The Register of Health Benefits Undertakings" ("the Register"). Section 14 of the Health Insurance Act 1994, provides that any health insurer carrying on health insurance business in Ireland is required to register with and obtain a certificate from the Authority.

Application for renewal of registration is required on an annual basis. Upon registration, a certificate is issued to the health insurer, confirming that the insurer may offer private health insurance in accordance with the terms of its rules

and within the relevant legislation.

There are two types of health insurance undertaking in Ireland. Open Membership Undertakings are health insurers that must accept all customers who wish to obtain private health insurance (subject to certain limited restrictions as specified in the legislation). Restricted Membership Undertakings are mainly vocational schemes, membership of which is restricted to employees of particular organisations. No new Restricted Membership Undertakings may be established.

3.1.6 The Register of Health Insurance Contracts

The Authority is responsible for maintaining the “Register of Health Insurance Contracts”. Section 7AC of the Health Insurance Act 1994 states that the Register shall be in such form and shall contain such particulars relating to any type of health insurance contract on offer in the State as may be specified by the Authority. The contents of the Register are available for inspection on the Authority’s website at: <http://www.hia.ie/consumer-information/register-of-health-insurance-contracts> or at the offices of the Authority.

Product Notification

Registered undertakings are required to submit samples of each new or revised contract to the Authority not later than 30 days before first offering such a product.

An undertaking will maintain all offers for not less than 60 days on the same terms and conditions and the product has to be offered for a period of 12 months unless there is good and sufficient reason for a different term.

Insurers submitted 1,339 samples of new/revised contracts to the Authority in 2019 (2018: 1,149).

Review of Product Notifications for Compliance

The Authority reviews the details of all product notifications to ensure that they are not contrary to the Health Insurance Acts. Where the Authority has a concern about a contract, it highlights to the insurer the contract features that may be in breach of the legislation and discusses the matter with the insurer. On all such occasions during the year, the insurer addressed the Authority’s concerns either by amending the contract or by adequately explaining how the contract complies with legislation.

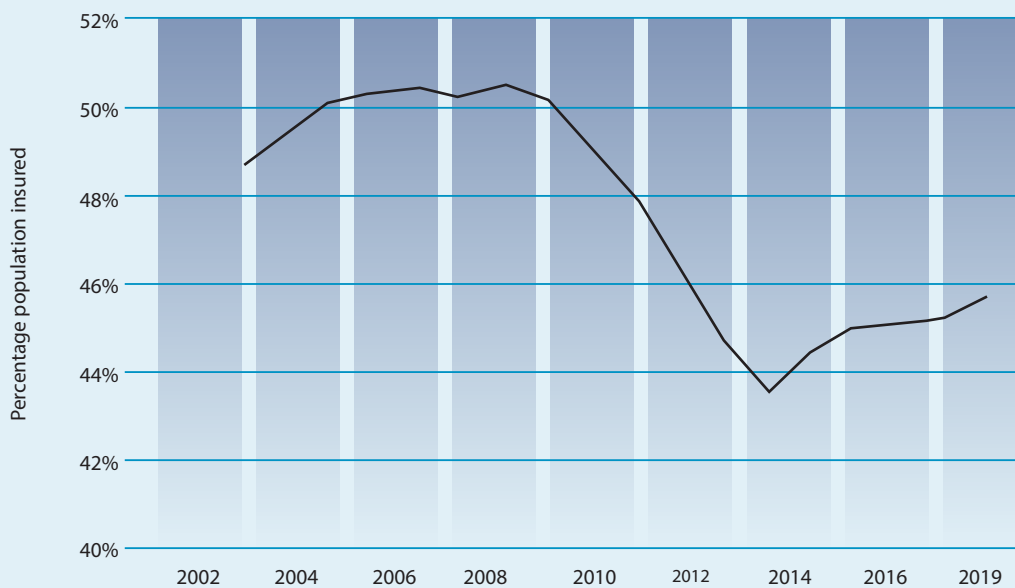
3.2 Research and Advice

3.2.1 Monitoring the Health Insurance Market

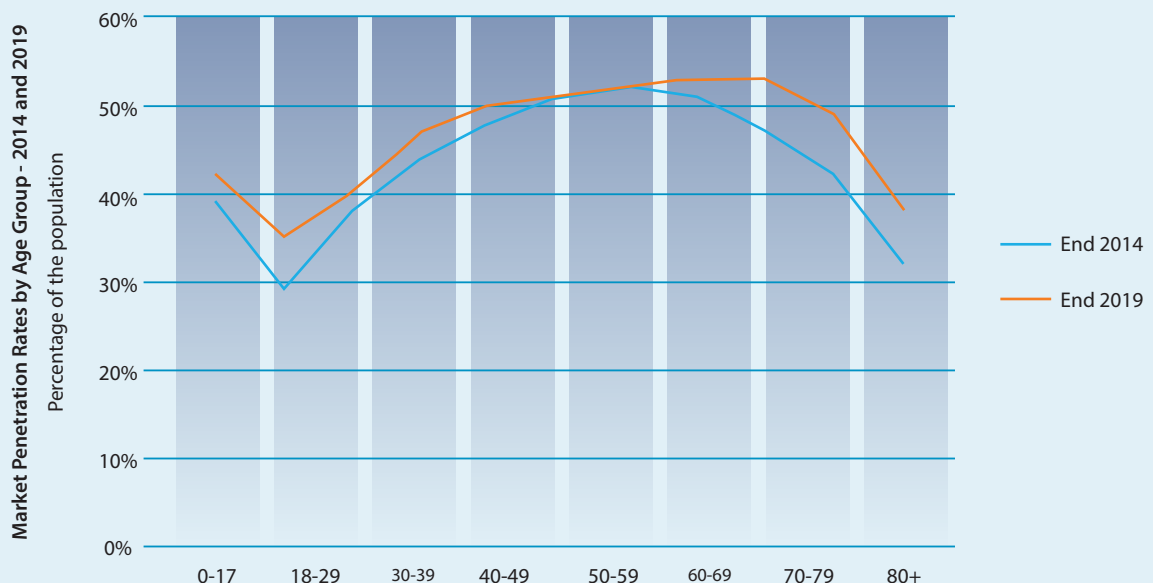
Size of the Market

The health insurance market is the largest non-life insurance market in Ireland. Premium income in 2019 was €2.72bn, which represented an increase of 1.4% on 2018. The three insurers, Vhi, Laya and Irish Life Health accounted for 94% of this amount. Premiums per person fell by an average of 0.8% in both 2019 and 2018.

The number insured at the end of 2019 in the health insurance market was 2.27m (including children), which represented 46% of the population. Numbers insured in December 2019 were 2.5% higher than 12 months previously, with demand rising against the background of a growing economy (See Appendix A, Table 1). Numbers insured have been rising since late 2014 following the deep recession in the 2009 to 2012 period. The peak in numbers insured was 2.3m at the end of 2008 (51% of population). The population has been increasing by approximately 1% per annum since early 2015. People from age 45 to 80 are most likely to have health insurance and slightly more women than men hold it.



The average age of the population is increasing and the percentage of the population in the oldest age cohorts is steadily rising, which is leading to an increased demand for healthcare. The proportion of the population with health insurance varies significantly by age and the proportions in the oldest age groups are rising faster than the average. Consequently, the percentage of the insured population aged over 60 has increased by 0.6% per annum since 2009 and was 22% at end 2019. Both trends (ageing of the population and faster ageing of the part of the population with health insurance) are expected to continue for the medium term.



The gradual ageing of the insured population tends to lead to higher claims per person insured, even if there are no cost increases in healthcare provision because, on average, older people have more demand for healthcare. This “ageing” effect on claims is estimated at 3.6% in 2019 compared to a situation if there was no change in the age profile of the insured population.

At year-end 2019, there were three Open Membership Undertakings operating in the market (Vhi Healthcare, Laya Healthcare and Irish Life Health). Irish Life Health acquired GloHealth and merged the operations of the two companies in February 2017. In December 2019, Vhi Healthcare’s market share was 50%, having been 95% in the mid-1990s before the market was opened to competition. Laya Healthcare² had a 26% market share and Irish Life Health had 20%. Restricted Membership Undertakings have a combined 4% market share (See Appendix A, Table 3).

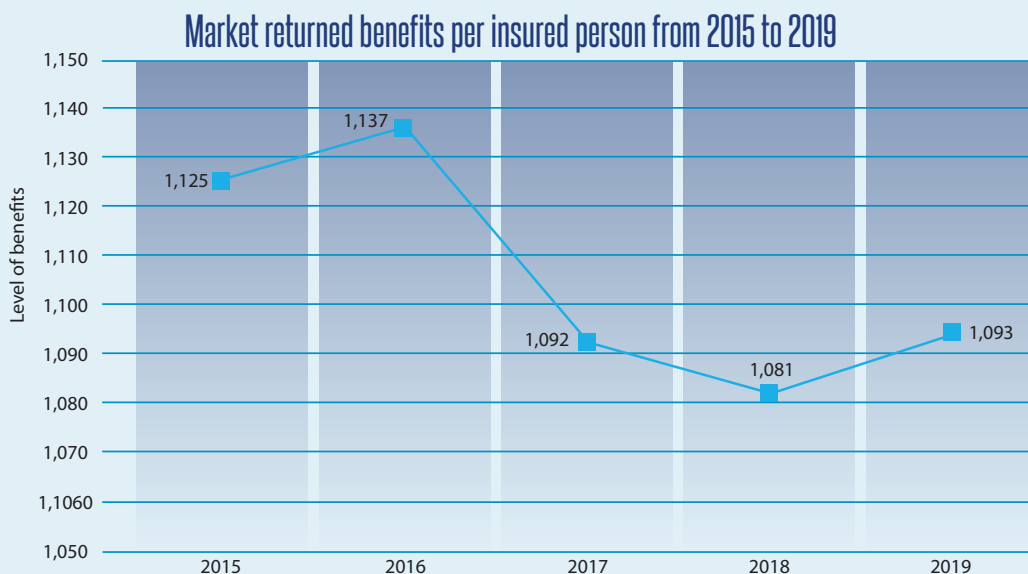
Market shares vary significantly by the ages of the insured, as set out in Appendix C, although the degree of variation has been reducing in recent years. For instance, at the end of 2019, Vhi Healthcare insured 52% of the market excluding restricted undertakings and insured 59% of those aged 70-79 with insurance, compared to 72% at the end of 2014.

Cost of Health Insurance and Healthcare Claims Costs

The average amount paid for a health insurance premium for in-patient cover in 2019 was €1,200, compared to €1,210 in 2018. These figures are based on gross premium levels but child premiums and young adult discounts have a lowering effect on the average figure³.

For the last six years, overall consumer price inflation has been close to zero. The health index of consumer prices has also experienced very low inflation in the last few years. Health insurance premiums fell significantly in 2018 but rose in 2019. The health insurance sub-index of the consumer price index rose 6.3% in the twelve months to December 2019.

The following chart shows how the rate of claims paid per insured person have changed between 2015 and 2019 inclusive. Children are given a weighting of 1/3rd in these calculations to reflect the lower premium paid. (The claims figures are based on a technical definition in the Information Returns Regulations of “returned benefits”.)



Total Claims paid by the three main health insurers (Vhi, Laya, Irish Life Health) were €2.24bn in 2019. Of that amount, approximately 11% was for outpatient claims (including outpatient consultant fees), 19% for consultants in-hospital treatment (including daycase and side-room procedures), 49% private hospitals and 21% public hospitals. While Vhi had a 50% share of the market, they had an approximately 6% higher proportion of claims, including outpatient claims.

² Laya Healthcare Ltd is an insurance intermediary that sells the health insurance policies underwritten by Elips Insurance Limited, which is a registered undertaking with the Authority. Laya Healthcare Ltd is not regulated by the Authority but is regulated by the Central Bank of Ireland as an insurance intermediary.

³ The net premiums that consumers are billed for by insurers are reduced by income tax relief, which is 20% of the gross premium up to a maximum of €200 and which the insurers receive directly from the Revenue Commissioners.

Product Developments

There were 305 health insurance products with in-patient benefits being marketed at the end of 2019, compared to 333 at end of 2018. Features of the market include:

- 8% of in force health insurance contracts at end 2019 were subject to the lower Non-Advanced rate of stamp duty, compared to 9% at end 2018.
- 6.9% of the insured population had policies that did not cover all public hospitals at the end of 2019 (8.4% at end 2018).
- The combined effect of targeted product features and the difference in premiums for different products means that those over the age of 60 pay, on average, premiums that are 30% higher than the premiums paid by those under the age of 60 for the most popular levels of cover. On average, older consumers desire a better level of hospital coverage compared to younger consumers and also may be more reluctant to switch plans and/or insurers.

3.2.2 Commissioned Research on the Health Insurance Market

The Authority commissions major consumer research on the health insurance market every two years. The latest round of opinion research was done in October 2019 and published in February 2020. It can be viewed on the Authority's website.

In the survey, while satisfaction with health insurance companies remains relatively high, it decreased from the 2018 survey.

The level of switching has decreased again in the latest survey after also declining in the previous survey. Just 19% with health insurance have ever switched. (In the February 2018 survey it was 22% and 24% in the survey before that. Of those who have switched, most have only done so once. Among those who have never switched, just 10% have even considered switching. This has fallen from a high point of 20% in 2013. Among those who have switched, cost considerations (whilst still the biggest factor) are not cited to the same degree. In contrast, most people with health insurance give the lack of cost savings as the reason for not switching.

62% of those with health insurance are in the ABC1 socio-demographic category compared to 41% of the population generally. 62% of adults with health insurance are married compared to 49% of adults in the total survey sample. Younger adults under 35 are less likely to have health insurance whereas older adults over 65 are more likely to have health insurance.

The main reasons cited for having health insurance concern the cost of medical treatment, along with the perceived standard of, and perceived lack of access to, public services. A majority of those surveyed believe that health insurance allows people to skip queues and to receive a better level of service.

3.2.3 Other Commissioned Research

The Authority procured a report from its financial and economic consultants on overcompensation assessment in relation to the risk equalisation scheme as required by the Health Insurance Acts.

The Authority supported research by Professor Kanika Kapur on the health insurance consumer surveys that the Authority conducts biennially. Her research was published in the Economic and Social Review and in the academic UCD Working Papers.

The Authority did research on its own account on the health insurance market. It also procured a report from KPMG on The Role of Health Insurance in Irish Healthcare.

3.2.4 Advice

The Authority regularly advises Department of Health officials on various aspects of health insurance and also meets regularly with Department officials. Key topics for advice are prospective legislative changes related to health insurance, possible changes and future developments to the risk equalisation scheme and developments/data in the health insurance market.

3.3 Consumer Interest

3.3.1 Consumer Queries and Complaints

The Authority's functions include taking "such action as it considers appropriate to increase the awareness of members of the public of their rights as consumers of health insurance and of health insurance services available to them" as well as monitoring and, where necessary, ensuring compliance with the Health Insurance Acts.

Within this remit, the Authority aims to increase consumer awareness of their rights and assist them in understanding health insurance products. The Authority also monitors the provision of information to consumers by insurers as well as monitoring compliance with the Health Insurance Acts.

Consumer Information

The Authority assists consumers by answering queries regarding health insurance and by assisting them in resolving disputes with insurers. In 2019 the volume of queries and complaints received by the Authority was 2790 contacts (2018: 4940). Topics that were most frequently raised with the Authority were:

- Requests for comparisons between health insurance products;
- Requests for the Authority's information publications;
- Lifetime Community Rating;
- Queries relating to waiting periods;
- Queries regarding health insurance products and plan cover;
- Rights in relation to switching insurers;
- Cancellation policies of insurers;

The Authority also took a stand at the National Ploughing Championship in September 2019 and the 50 Plus Expo in October as another method of reaching out to consumers.

During 2019, the Authority intervened successfully on behalf of consumers in relation to issues arising with respect to their health insurance. Two examples of cases addressed by the Authority are set out below.

Case Study 1

A consumer contacted the Authority to advise an insurer had refused to cover her child on a policy. The consumer had her own policy through work which her son was not covered on and thus wanted to insure her son on a separate policy. She was rejected by the insurer as they stated an adult must also be insured on the policy in order for the child to be insured on a policy.

The Authority contacted the insurer to query the information given to the consumer and to confirm the insurers procedures and compliance with Open Enrolment principle. The insurer advised that children under the age of 18 are not insured without an adult on the policy. The Authority advised the insurer that compliance with Open Enrolment would require the insurer to accept minors on a policy even if there was no adult insured. The insurer confirmed they would comply with the above request and now insure children alone on policies with a parent or guardian as the policyholder.

The insurer retrained staff on this new procedure.

Case Study 2

A consumer contacted the Authority to query waiting periods that would apply to new applicants. The consumer had just taken out a policy with an insurer and had been advised on two separate calls that a waiting period of 26 weeks would apply to accidents and injuries.

The Authority contacted the insurer and queried the information on waiting periods that was given to the consumer. The insurer checked back on previous conversations with the consumer. The insurer acknowledged that a mistake in relation to waiting periods had been made and that accidents and injuries are covered with no 26 week waiting period.

The insurer undertook to retrain the agents in question and retrained staff on this new procedure.

3.3.2 Website

The Health Insurance Authority's website (www.hia.ie) is the authoritative source of independent information on health insurance issues. The Authority maintains the website, which provides information to consumers in line with the consumer information functions allocated to the Authority in the Health Insurance (Miscellaneous Provisions) Act, 2009. When visiting www.hia.ie, consumers will have access to a range of simply presented content which will answer all of their questions and arm them with the information they need to make the best decision for themselves and their family

The website 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. This comparison facility provides consumers with access to details of every plan on the market. In April 2019 the upgraded comparison tool was launched. This tool now allows the consumers to compare plans based on price, cover, excess and a range of benefits. Consumers can now compare up to four plans at any one stage.

The tool can also filter by; hospital type, accommodation, cover, price along with excesses. Up to four plans can be compared simultaneously. The consumer can also browse on multiple devices including phone, laptop or desktop. The website received over 440,387 visits in 2019.

3.3.3 Advertising

The 2019/2020 advertising campaign is directed at the 35 to 55 age group and featured an animated cat "Hunter", highlighting the HIA as the trusted and independent source of information about private health insurance in Ireland. As the high cost and short life of TV and traditional press advertising has in the past limited the length of the campaign to 3 weeks around the Christmas period, the campaign for 2019/2020 shifted focus to social media and radio allowing the budget savings to be used to extend the campaign to four months.

The cost savings also allowed the HIA to increase investment in creative and produce the Hunter the Cat advertisement which will be utilised over a number of campaigns. The social media campaign has been created to have an impact for four months with a burst of news articles, home page takeovers, and google ads at the beginning of the campaign to achieve breakthrough, and a lengthy campaign using radio, video on demand, digital publishing and out of home advertising to increase recognition of the HIA as the trusted and independent source of information about private health insurance in Ireland,

3.3.4 Social Media

The Authority have continued to drive a social media presence during 2019, through targeted advertising, sponsored posts, and partnerships with online news sources. We have also increased our social media output on Twitter, Facebook and Instagram. The posts provide information and updates on news items as well as links back to www.hia.ie. As a result of the Authority's continued social media engagement, the Authority has seen an increase in traffic being directed to the website directly from social media.

4 Corporate Affairs

4.1 Strategy

During 2018, the Authority developed a Strategic Plan for the three-year period 2019 to 2021 setting out the Mission, Core Values, Vision, Goals, Strategic Objectives, Risks and Mitigating Actions. The Authority aims to continue to strengthen its role and services in line with its statutory remit, through the application of forward planning and continuous improvement.

The Plan is available on the Authority's website at <https://www.hia.ie/strategic-plan>

The following statements incorporate the core purpose and strategic focus of the Authority for the ensuing three years.

The Vision of the Authority

"To be recognised as an independent regulator of, and an authoritative source of information and advice on, the Irish Health Insurance market."

The Mission of the Authority

The mission of the Authority is:

"We regulate the health insurance market under the Health Insurance Acts. In doing so we collect, analyse and share market information and related research, ensuring compliance with the Acts and enabling the health insurance market to work effectively for the benefit of consumers, providers, policy makers and other stakeholders."

The Core Values of the Authority

The Authority has adopted the following values to apply in its activities. The values of the Authority are to:

- act always with independence, impartiality and integrity;
- work in a professional and effective way;
- be a trusted custodian of assets under its management;
- actively engage with consumers and other stakeholders and be receptive to new ideas and suggestions from all sources;
- be proactive and innovative in its approach;
- maintain transparency in all of its activities; and
- value its people.

The Authority acknowledges the importance of and is guided by its Vision, Mission and Values in maintaining high standards and quality provision of service.

4.2 Corporate Governance

Corporate Governance Code of Practice

The Code of Practice for the Governance of The Health Insurance Authority complies with the revised Code of Practice for the Governance of State Bodies (2016) (the "Code") which came into effect on 1 September 2016. The revised Code's provisions supersede the standards previously issued in October 2001 and May 2009 by the Department of Finance.

Ethics in Public Office

The Authority is included in Statutory Instrument No. 699 of 2004 for the purposes of the Ethics in Public Office Acts, 1995 and 2001. The Members of the Authority and relevant staff have fulfilled their obligations under this legislation.

Protected Disclosure

In accordance with Section 21 of the Protected Disclosures Act, 2014 the Authority has established and maintains procedures for current or former employees to make protected disclosures in relation to the Authority and its work and for dealing with such disclosures. Written information in relation to these procedures has been provided to all employees. The Authority's policy can be found on its website at <https://www.hia.ie/about-us/governance>. In respect of 2019 no disclosures were made to the Authority under the Protected Disclosures Act 2014.

Human Rights and Equality

In accordance with Section 42 of the Irish Human Rights and Equality Commission Act, 2014 the Authority has established and maintains procedures to eliminate discrimination, promote equality and protect the human rights of people that use the Authority's services, people affected by its policies and people employed by the Authority. In respect of 2019 no disclosures were made to the Authority under the Irish Human Rights and Equality Commission Act, 2014.

Annual Report and Accounts

The Annual Accounts for 2019 for both the Health Insurance Authority and the Risk Equalisation Fund (administered by the Authority) were prepared and submitted to the Office of the Comptroller and Auditor General ("the C&AG") for audit. These Accounts have been audited and approved by that office and are set out in Section 5 of this Annual Report and Accounts.

Internal Audit

The functions of the Authority are set out in Section 21(1) of the Health Insurance Acts. The Authority has established an Audit and Risk Committee (ARC) whose function is to support the Authority in relation to its responsibility for issues of risk, control and governance and associated assurance.

The ARC met four times in 2019. Membership and attendance at meetings of the Audit & Risk Committee throughout 2019 can be found in the Governance Statement contained in the Accounts set out in Section 5 of this Annual Report and Accounts. The ARC agreed a programme of internal audits and during 2019 the Committee directed that a number of audits be conducted on its behalf by BDO, the Authority's appointed internal auditors. The internal auditors conducted separate audits on the internal financial controls for the Health Insurance Authority and the Risk Equalisation Fund, and a review of risk management. Reports on each audit containing audit descriptions, audit findings and management comments were submitted to the ARC and the Authority. The ARC met with both the internal and external auditors during the year. Action plans were prepared by the Authority's executive to address audit findings and these were monitored by the ARC.

The ARC oversaw the annual financial statements and accounting policy, risk management, internal controls and value for money issues.

Risk Management

The Authority in undertaking its role and functions, is exposed to a variety of strategic, operational and financial risks. These risks may arise from either internal or external sources and may prevent, or seriously affect the ability of the Authority in achieving its objectives.

In line with the "Risk Management Guidance for Government Departments and Offices", issued by the Department of Finance, March 2004 and the Code, the Authority has set the organisation risk appetite and developed policies to identify, evaluate, mitigate and manage the risks it faces. Effective risk management allows the Authority improve its strategic, operational and financial management.

Risk Management is included within the Terms of Reference of the ARC and the Committee is directly tasked with the oversight of risk management. Risk management is a standing item on the agendas of both the Authority and ARC. In addition, on an annual basis the Authority reviews the risks identified on the risk register and the management plan for mitigating the identified risks. Risks identified throughout the year will be added to the Risk Register on an on-going basis. High ranking risks (those rated as amber or red), new risks and changing risks on the Risk Register are reviewed a further twice per year by the Authority.

The high-ranking risks on the Authority's risk register at the end of 2019 were as follows:

Table 1 - High Ranking Risks and Mitigating Actions from the Risk Register

Risk Definition	Mitigating Action
Inadequate consumer understanding of health insurance cover	<ul style="list-style-type: none"> • Authority's consumer information function, communication plan and advertising work undertaken • Presence at public events, Ploughing Championships, over 50's • Presentation to Central Bank Consumer Division • All open insurers to comply with the Central Bank of Ireland's Consumer Protection Code
Risk of a failure issue in IT systems security	<ul style="list-style-type: none"> • Up to date spamware and antivirus software • Appropriate updating, servicing and security procedures • Annual Penetration testing • Internal Audit of IT systems • Completed website security testing
Risk of loss of key personnel	<ul style="list-style-type: none"> • Availability of external service providers • Succession/Contingency for the Authority and management maintained and reviewed annually. • Proactive resource planning • Maintain adequate financial reserves
Risk of HIA Superannuation scheme not being taken over by the Department of Health	<ul style="list-style-type: none"> • Continue to engage regularly with the Department of Health and the Department of Public Expenditure and Reform
Risk of segmentation between and within insurers leading to an undermining of the 'principal objective'	<ul style="list-style-type: none"> • Risk Equalisation Scheme • Consumer information function, communication plan and advertising work • Statutory provisions to comply with Health Insurance Acts • Bi annual reports to the Department of Health on the evaluation and analysis of information returns • Continue to advise on updating and improving the risk equalisation system • Monitor difference in average premium for different age groups • All open insurers to comply with Central Bank of Ireland Consumer Protection Code • Support the Department of Health in its work on introducing enhanced health status measures.

Official Languages

The Authority is compliant with the Official Languages legislation and maintains contact with the Department of Culture, Heritage, and the Gaeltacht in this regard.

The Authority drafted its first Irish Language Scheme under Section 11 of the Official Languages Act 2003. Section 11 provides for the preparation by public bodies of a statutory scheme detailing the services they will provide:

- through the medium of Irish;
- through the medium of English; and
- through the medium of Irish and English.

The Scheme was developed by the Authority having regard to the Guidelines prepared under Section 12 of the Official Languages Act 2003. The first Health Insurance Authority Language Scheme 2017 – 2020 was confirmed by the Minister for the Department of Culture, Heritage, and the Gaeltacht, and came into effect on the 9 October 2017. The Scheme sets out the measures to be adopted to ensure that a range of some services not provided through the medium of Irish will be so provided within the agreed timeframe. The Scheme is available on the Authority's website at www.hia.ie

Freedom of Information and Parliamentary Questions

The Authority continues to meet its obligations in relation to responding to Freedom of Information requests and parliamentary questions. The Authority came within the scope of the Freedom of Information Act with the passage of the Freedom of Information Act 1997 (Prescribed Bodies) Regulations 2006, effective from 31 May 2006. The Authority remains within the scope of Freedom of Information legislation following the enactment of the Freedom of Information Act 2014.

In addition to processing requests made under the Freedom of Information Act 2014 as they are received, the Authority published two booklets, "A Guide to the Functions of and Records Held by the Authority" and "A Guide to the Rules, Procedures, and Practices of the Authority", which together guide applicants through the Freedom of Information process.

The guides are compiled in accordance with the Freedom of Information Acts and are published on the Authority's website.

In compliance with Section 8 of the Freedom of Information Act 2014, the Authority prepared and published a Publication Scheme having regard to the principles of openness, transparency, and accountability. The Publication Scheme allows for the publication or giving of records in an open and accessible manner on a routine basis outside of Freedom of Information provided that such publication or giving of access is not prohibited by law. The Scheme commits the Authority to making information available as part of its normal business activities in accordance with the Scheme.

The Authority received four Freedom of Information requests during 2019 and provided information in respect of six parliamentary questions.

Communications Strategy

The Authority operates a policy of openness, consultation and discussion with relevant interested parties. The Authority welcomes communication with consumers, stakeholders and other interested parties in the provision of a regulatory service and in the performance of its functions.

The Authority developed a Communication Plan for 2019 in consultation with its communication service providers to assist the Authority in implementing its Corporate Strategy and to achieve its Corporate Goals and Strategic Objectives with a considered and effective programme of communications activities.

During 2019, the Authority engaged in a number of communications campaigns employing both targeted public relations activities and advertising to inform and deepen the understanding of the public around the community-rated private health insurance market, and changes to the operation of this market.

The primary communications activities comprised of the following:

- Annual Policy Renewal Advertising Campaign
- Ongoing engagement with consumers through social media posts and online advertising
- Publication of the Authority's Annual Report;
- Publication of the Authority's Quarterly Newsletters;
- Publication of the Authority's independent consumer research on the private health insurance industry;
- Responding to queries from media on a range of matters concerning private health insurance including
 - ❖ Charges to patients with PHI cover in public hospitals;
 - ❖ Switching of cover providers; and
 - ❖ Anti-fraud activities in the area of PHI;
- Radio interviews focused on regional stations to increase the reach of the Health Insurance Authority
- Attendance at public events such as the 2019 Ploughing Championships and the Over 50s exhibition
- Presentations to Central Bank and Defence Forces on the role of The Health Insurance Authority.

Energy Consumption

The public sector has been set a target by the Government of a 33% energy efficiency savings by 2020, equal to 3,240 GWh. This represents 10% of the energy saving required by 2020 for the entire economy (a national target of 20% saving has been set for the economy as a whole). To achieve the targeted saving the National Energy Efficiency Action Plan (NEEAP) was developed which along with the European Communities (Energy End-Use Efficiency and Energy Services) Regulations 2009 mandated the following obligations and targets;

- All public sector bodies from 1 January 2011 shall include in annual reports, a statement describing the actions they are taking to improve its energy efficiency and an assessment of its progress towards the 33% target;
- Put energy efficiency programmes in place for Government Departments, State Agencies, Local Authorities, the Health Service and all other areas of the public sector;
- Implement energy-efficient procurement practices; and
- All public sector buildings over 1,000m² must have a Display Energy Certificate on show to demonstrate actual energy use and the Building Energy Rating.

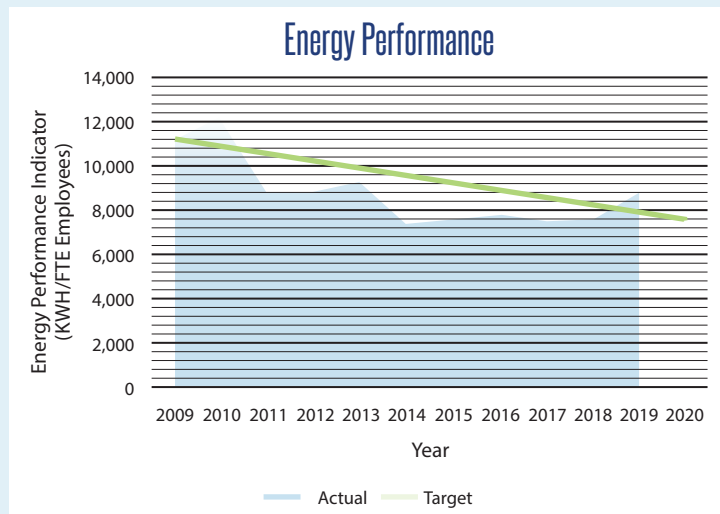
The Authority has one office which is located in Canal House. The offices are situated on one floor of a multi occupancy office building owned by the Construction Workers Pension Scheme Trustees Limited. The floor area leased does not exceed 1,000m² where a Display Energy Certificate is required.

The Authority reports on its energy performance to the Sustainable Energy Authority of Ireland under SI No 542/2009 – European Communities (Energy End Use Efficiency and Energy Services) Regulations 2009. The report on the energy consumption is based on the proportion of Authority staff within the whole building.

In 2019, the Authority consumed 50.6 kWh of energy, consisting of:

- 35.0kWh (2018: 30.3kWh) of electricity and
- 15.5kWh (2018: 13.5kWh) of fossil fuels (heating)

The following graph shows the historical energy performance for the Authority starting at the base line year of 2009 up to 2019.



Energy Efficiency Programme Actions Undertaken in 2019:

- Heating managed in line with actual weather conditions;
- Information Technology and other equipment replaced with more energy efficient equipment when replacements are required;
- The increased use of digital correspondence where practical; and
- The continued promotion of responsible energy usage within the organisation.

Energy Efficiency Programme Actions Planned for 2020:

- Procurement of energy efficient multi-functional devices when replacing equipment;
- The Authority will move to new offices in 2020, which will be significantly more energy efficient than current accommodation;
- The promotion of increased use of digital correspondence; and
- The continued promotion of responsible energy usage within the organisation.

The Authority is on target to meet the goal of 33% energy efficiency saving by 2020.

4.3 Resources

Staff

The Authority employs eleven members of staff.

Funding

The operations of the Authority are funded by a levy on registered undertakings in accordance with Section 17 of the Health Insurance Act, 1994. The 2010 Levy Regulations⁴ set the rate to be paid by registered undertakings at 0.12% of premium income of registered undertakings. Statutory Instrument 528/2014, Health Insurance Act 1994 (Section 17) Levy Regulations 2014 further amended the income levy setting the rate at 0.01% for 2015 and 2016 and at 0.09% from 2017. The levy is payable to the Authority on a quarterly basis. Registered undertakings are also obliged to submit details of the numbers of insured persons and the premium income. These statistics are summarised in Appendix A. The Register of Health Benefits Undertakings as at 31 December 2019 is set out in Appendix D.

⁴ The Health Insurance Act, 1994 (Section 17) Levy (Amendment) Regulations, 2010 (S.I. No. 539 of 2010).

5 Report and Accounts 2019

5.1 The Health Insurance Authority Report and Financial Statements for the year 1 January 2019 to 31 December 2019

To the Minister for Health

In accordance with the terms of Section 32(2) of the Health Insurance Act, 1994, The Health Insurance Authority presents its Report and Accounts for the twelve-month period ended 31 December 2019.

The Health Insurance Authority

(“the Authority”)

Report and Financial Statements

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The Health Insurance Authority

Authority Information

Members of the Authority

Sheelagh Malin (Chairperson)
Dr Fiona Kiernan
Caroline Barlow
Michael A. O'Sullivan
Damien McShane
Marcella Flood
John Armstrong

Chief Executive/Registrar

Don Gallagher

Secretary

Maeve Kearns

Bankers

AIB plc.
40/41 Westmoreland Street
Dublin 2

Permanent TSB
56/59 St Stephen's Green
Dublin 2

Auditors

Comptroller and Auditor General
3A Mayor Street Upper
Dublin 1
DO1PF72

Offices

Canal House
Canal Road
Dublin 6
D06 FC93

The Health Insurance Authority

Governance Statement and Authority Members' Report

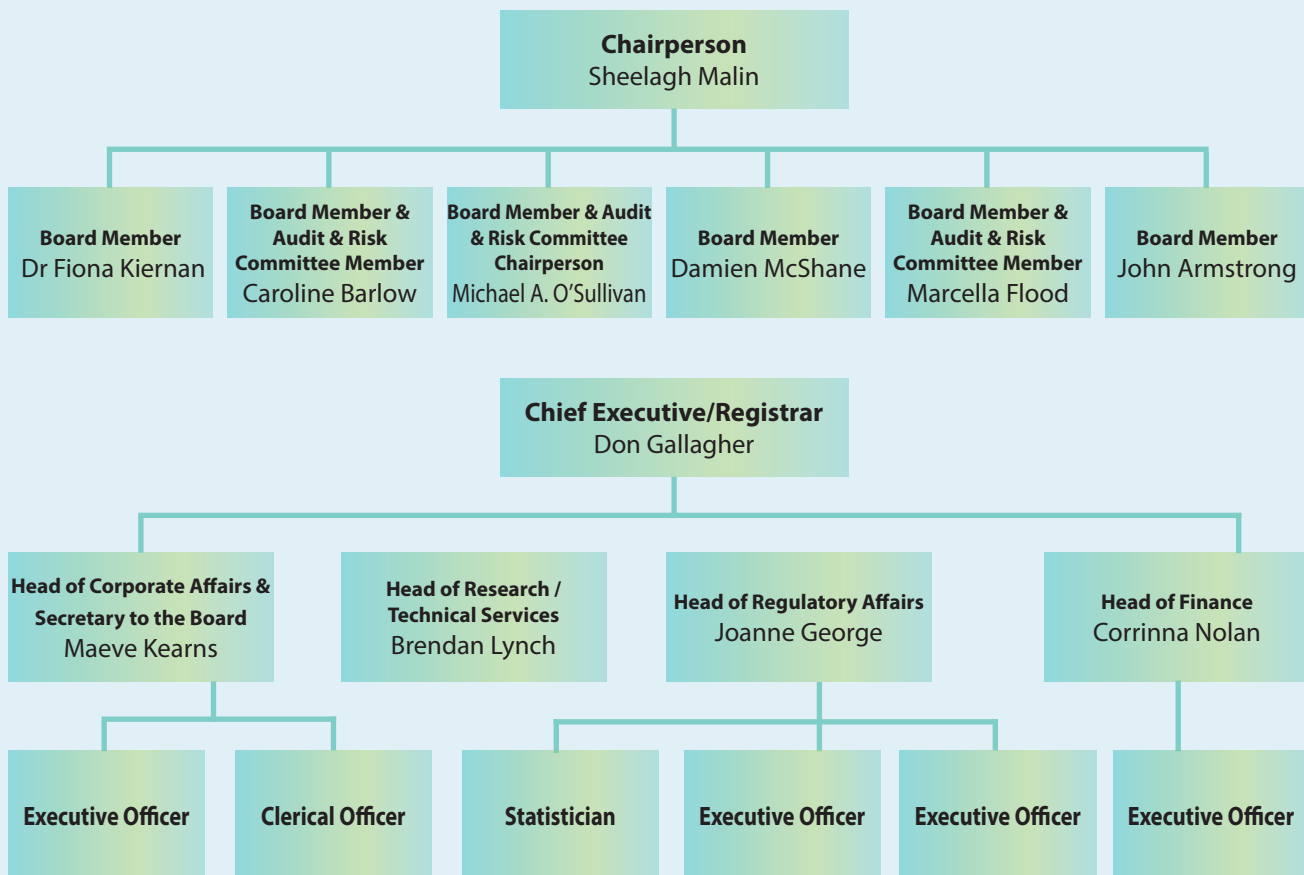
Governance

The Authority was established by Ministerial Order on 1 February 2001, under the Health Insurance Act, 1994 as amended (the "Health Insurance Acts"). Schedule 1 of the Health Insurance Acts establishes the Authority as a corporate body and the arrangements for appointing the Chairperson and Members of the Authority. The Authority consists of seven members appointed by the Minister for Health, one of whom is appointed as Chairperson.

The Authority has put in place Rules of Business (Terms of Reference) which set out the arrangements for Authority membership, the calling and conducting of meetings, the role of the Secretary of the Authority, and the Authority's duties and reporting responsibilities. The Rules are in line with the Code of Practice for the Governance of State Bodies 2016 (the "Code") as published by the Department of Public Expenditure and Reform in August 2016 .

These arrangements also apply to the Risk Equalisation Fund, responsibility for which, rests with the Authority under the Acts.

Organisational Structure



The functions of the Authority are set out in section 21(1) of the Health Insurance Acts. The Authority reports, in respect of its governance arrangements, to the Minister for Health and is responsible for ensuring good governance and performs this task by setting strategic objectives and targets and taking strategic decisions on all key business issues. The regular day-to-day management, control and direction of the Health Insurance Authority are the responsibility of the Chief Executive/Registrar (CE/R) and the senior management team. The CE/R and the senior management team must follow the broad strategic direction set by the Authority, and must ensure that all Members have a clear understanding of the key activities and decisions related to the entity, and of any significant risks likely to arise. The CE/R acts as a direct liaison between the Authority and management.

Authority Responsibilities

The work and responsibilities of the Authority are set out in the Terms of Reference of the Authority, which also contain the matters specifically reserved for Authority decision. Standing items considered by the Authority include:

- declaration of interests,
- reports from committees,
- financial reports/management accounts,
- performance reports, and
- reserved matters.

Section 32(2) of the Health Insurance Acts, requires the Members of the Authority to keep, in such form as may be approved by the Minister for Health with consent of the Minister for Public Expenditure and Reform, all proper and usual accounts of money received and expended by it.

In preparing these financial statements, the Authority is required to:

- select suitable accounting policies and apply them consistently,
- make judgements and estimates that are reasonable and prudent,
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that it will continue in operation, and
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.

The Authority is responsible for keeping adequate accounting records which disclose, with reasonable accuracy at any time, its financial position and enables it to ensure that the financial statements comply with Section 32(2) of the Health Insurance Acts. The maintenance and integrity of the corporate and financial information on the Health Insurance Authority's website is the responsibility of the Authority.

The Authority is responsible for approving the annual plan and budget. An evaluation of the performance of the organisation by reference to the annual plan and budget was carried out by the Authority on 15 November 2019 and by reference to the full year financial results on 21 February 2020.

The Authority is also responsible for safeguarding its assets and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Authority is responsible for the establishment, administration and maintenance of the Risk Equalisation Fund ("the Fund"). The Members of the Authority are responsible for the production and approval of financial statements for the Fund.

The Authority considers that the financial statements of both the Health Insurance Authority and the Fund give true and fair views of the financial performance and the financial positions of both entities at 31 December 2019.

Authority Structure

The Authority consists of a Chairperson and six ordinary members, all of whom are appointed by the Minister for Health. The Members of the Authority were appointed for periods of between three to five years and meet at least 8 times per year. The table below details the appointment period for current Members:

Authority Member	Role	Date Appointed
Sheelagh Malin (Chairperson)	Chairperson	6 May 2010 Reappointed 1 February 2016
Dr Fiona Kiernan	Ordinary Member	1 February 2016
Caroline Barlow	Ordinary Member	24 June 2019
Michael A.O'Sullivan	Ordinary Member	24 June 2019
Damien McShane	Ordinary Member	5 July 2019
Marcella Flood	Ordinary Member	5 July 2019
John Armstrong	Ordinary Member	18 September 2019

The Authority undertook a self assessment evaluating its own performance in April 2019 and will commission an external evaluation in 2020.

The Authority has established one committee, as follows:

1. Audit and Risk Committee: The Committee should consist of at least two Authority members. The role of the Audit and Risk Committee (ARC) is to support the Authority in relation to its responsibilities for issues of risk, control and governance and associated assurance. The ARC is independent from the financial management of the organisation. In particular the ARC ensures that the internal control systems including audit activities are monitored actively and independently. The ARC reports to the Authority after each meeting, and formally in writing annually.

The Members of the ARC are: Michael A. O'Sullivan (Chairperson), Caroline Barlow and Marcella Flood. There were 4 meetings of the ARC in 2019.

Schedule of Attendance, Fees and Expenses

A schedule of attendance at the Authority and ARC meetings for 2019 is set out below including the fees and expenses received by each Member:

	Authority	Audit & Risk Committee	Fees 2019 €	Expenses 2019 €
Number of Meetings	10	4		
Sheelagh Malin	10	4	8,978	-
James A McNamara	1	-	-	230
Ian Britchfield	5	2	2,857	313
Dr Fiona Kiernan	10	-	-	-
Caroline Barlow	5	2	3,153	-
Michael O'Sullivan	5	1	3,153	937
Damien McShane	5	-	2,946	-
Marcella Flood	4	-	2,946	-
John Armstrong	4	-	1,749	-
			25,782	1,480

Two Members of the Authority, Dr Fiona Kiernan and James A. McNamara did not receive a fee under the One Person One Salary (OPOS) principle.

Key Personnel Changes

The membership of the Authority increased during the year owing to the appointment of Caroline Barlow, Michael A. O'Sullivan, Damien McShane, Marcella Flood and John Armstrong. James A. McNamara completed his term of office on 25 January 2019. Ian Britchfield completed his term of office on 20 June 2019.

Micheal O'Brian (Head of Regulatory Affairs) retired in May 2019 and Joanne George joined the Authority to take over that role in November 2019.

Disclosures Required by Code of Practice for the Governance of State Bodies (2016)

The Authority is responsible for ensuring that the Health Insurance Authority has complied with the requirements of the Code. The following disclosures are required by the Code:

Consultancy Costs

Consultancy costs include the cost of external advice to management and exclude outsourced 'business-as-usual'

	2019 €	2018 €
Engineer Consultancy	1,845	-
Project Management - Construction	14,494	-
Procurement Support Services	6,413	-
Office Accommodation – Project	18,450	-
Legal	23,330	-
	64,532	
Consultancy Costs Capitalised	-	-
Consultancy costs charged to the Income and Expenditure and Retained Revenue Reserves	64,532	-
Total	64,532	-

Legal Costs and Settlements

There are no legal costs to be disclosed relating to legal proceedings, or settlements.

Travel and Subsistence Expenditure

Travel and subsistence expenditure is categorised as follows:

		2019	2018
		€	€
Domestic	Authority	1,480	4,144
	Employees	2,880	1,042
International	Authority	-	-
	Employees	-	-
Total		4,360	5,186

Hospitality Expenditure

The Income and Expenditure Account includes the following hospitality expenditure:

	2019	2018
	€	€
Staff & Authority hospitality	3,879	3,414
Client hospitality	844	564
Total	4,723	3,978

Statement of Compliance

The Health Insurance Authority has materially complied with the requirements of the Code, with the following exceptions:

The Authority has agreed with the Department of Health to modify its compliance with Paragraph 8.48 of the Code on legal disputes where it is stated that “where a legal dispute involves another State body, unless otherwise required by statute, every effort should be made to mediate, arbitrate or otherwise resolve before expensive legal costs are incurred.

State bodies should pursue the most cost effective course of action in relation to legal disputes.” The Authority has qualified the requirement by inserting “(other than a registered undertaking)” after “State body”. This reflects the fact that Section 33B of the Health Insurance Acts requires that “the Authority shall perform the functions conferred on them by or under this Act in such a manner as will result in registered undertakings being treated equally in similar circumstances.”

The Authority has agreed with the Department of Health to modify its compliance with Appendix C, the Framework for a Code of Conduct of the Code, where it is suggested that the Authority’s Code of Conduct should address the issue of loyalty by acknowledging “the responsibility to be loyal to the State body and fully committed in all its business activities while mindful that the organisation itself must at all times take into account the interests of the shareholder.” The corresponding section in the Authority’s Code of Conduct states that “...the organisation must at all times take into account the requirements of its governing legislation”, rather than the “interests of the shareholder”.

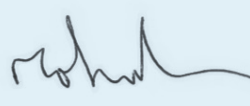
The Authority has agreed with the Department of Health the interpretation of Paragraph 3.3 of the Code which states that “if a Board member/Director finds evidence that there is non-compliance with any statutory obligations that apply to the State body, he/she should immediately bring this to the attention of their fellow Board members/Directors with a view to having the matter rectified. The matter should also be brought to the attention of the relevant Minister by the Chairperson indicating (i) the consequences of such non-compliance and (ii) the steps that have been or will be taken to rectify the position. It is the Chairperson’s responsibility to make such issues known to the Minister.” The Authority interprets this requirement as relating to any material non-compliance.

The Authority has agreed with the Department of Health to not disclose aggregate details of the compensation as required under Paragraph 1.4 (vi) of the Business and Financial Reporting Requirement document accompanying the Code. The Authority does not disclose details of the compensation of employees due to the small size of the organisation and the likelihood of an individual’s compensation being identified.

The Authority has agreed with the Department of Health to not disclose details of employee salaries and pension costs over €60,000 in bands of €10,000 as required by Paragraph 1.4 (viii) of the Business and Financial Reporting Requirement document accompanying the Code. The Authority does not disclose details of the salaries and pension costs due to the small size of the organisation and the likelihood of an individual’s compensation being identified.



Sheelagh Malin
Chairperson



Michael A. O’Sullivan
Member

2 June 2020
Date

The Health Insurance Authority

Statement on Internal Control

Scope of Responsibility

On behalf of The Health Insurance Authority (“the Authority”) I acknowledge the Authority’s responsibility for ensuring that an effective system of internal control is maintained and operated in respect of the Authority and the Risk Equalisation Fund. This responsibility takes account of the requirements of the Code of Practice for the Governance of State Bodies (2016).

Purpose of the System of Internal Control

The System of Internal Control is designed to manage risk to a tolerable level rather than to eliminate it. The System can therefore only provide reasonable and not absolute assurance that assets are safeguarded, transactions authorised and properly recorded and that material errors or irregularities are either prevented or detected in a timely way.

The System of Internal Control, which accords with guidance issued by the Department of Public Expenditure and Reform, has been in place in the Authority for the year ended 31 December 2019 and up to the date of approval of the financial statements.

Capacity to Handle Risk

The Authority has an Audit and Risk Committee (“ARC”) comprising at least two Members of the Authority with financial and audit expertise, one of whom is the Chairperson. The ARC met four times in 2019.

The Authority engages an independent Internal Auditor that operates in accordance with the approved Internal Audit Charter and reports to the ARC. An Internal Audit Plan is approved by the ARC and revised annually. The Internal Audit Plan is developed using a risk based approach.

The Authority has set the organisation’s risk appetite and this is laid out in a Risk Appetite Statement. The ARC has developed a Risk Management Policy which sets out the Risk Management Processes in place and details the roles and responsibilities of staff in relation to risk. The policy has been issued to all staff who are expected to work within the Authority’s Risk Management Policies, to alert management on emerging risks and control weaknesses and to allow staff to assume responsibility for risks and controls within their own area of work.

Risk and Control Framework

The Authority has implemented a Risk Management System which identifies and reports key risks and the management actions being taken to address and, to the extent possible, mitigate those risks.

Risk management is a standing item on the agenda of both the ARC and the Authority. A Risk Register is in place which identifies the key risks facing the Authority and these have been identified, evaluated and graded according to their significance. The Authority, on an annual basis, review all the risks identified on the Risk Register and the management plan for mitigating the identified risks. Risks identified throughout the year are added to the Risk Register on an on-going basis. In addition, the high ranking risks (those rated as amber or red), new risks and changing risks on the Risk Register are reviewed a further twice during the year by the Authority. The outcome of these assessments is used to plan and allocate resources to ensure risks are managed to an acceptable level.

The Risk Register details the controls and actions needed to mitigate risks and responsibility for operation of controls assigned to specific staff. I confirm that a control environment containing the following elements is in place:

- procedures for all key business processes have been documented,
- financial responsibilities have been assigned at management level with corresponding accountability,
- there is an appropriate budgeting system with an annual budget which is kept under review by senior management and the Authority,
- there are systems aimed at ensuring the security of the information and communication technology systems and
- there are systems in place to safeguard the Authority’s assets.

Ongoing Monitoring and Review

Formal procedures have been established for monitoring control processes and control deficiencies are communicated to those responsible for taking corrective action and to management and the Authority, where relevant, in a timely way. I confirm that the following ongoing monitoring systems are in place:

- key risks and related controls have been identified and processes have been put in place to monitor the operation of those key controls and report any identified deficiencies,
- reporting arrangements have been established at all levels where responsibility for financial management has been assigned, and
- there are regular reviews by senior management and the Authority of periodic and annual performance and financial reports which indicate performance against budgets/forecasts.

Procurement

I confirm that the Authority has procedures in place to ensure compliance with current procurement rules and guidelines and that during 2019 the Authority complied with those procedures.

Review of Effectiveness

I confirm that the Authority has procedures to monitor the effectiveness of its Risk Management and Control Procedures. The Authority's monitoring and review of the effectiveness of the system of internal financial control is informed by the work of the Internal and External Auditors, the ARC which oversees their work, and the senior management within the Authority responsible for the development and maintenance of the internal financial control framework.

I confirm that the Members of the Authority conducted an annual review of the effectiveness of the Internal Controls for 2019.

Internal Control Issues

No material weaknesses in Internal Control were identified in relation to 2019.

On behalf of the Members of the Authority;



Sheelagh Malin
Chairperson

Date: 2nd day of June 2020

Report of the Comptroller and Auditor General The Health Insurance Authority

Qualified opinion on the financial statements

I have audited the financial statements of the Health Insurance Authority for the year ended 31 December 2019 as required under the provisions of section 32 of the Health Insurance Act 1994. The financial statements comprise

- the statement of income and expenditure and retained revenue reserves
- the statement of financial position
- the statement of cash flows and
- the related notes, including a summary of significant accounting policies.

In my opinion, except for the non-compliance with the requirements of FRS 102 in relation to retirement benefit entitlements referred to below, the financial statements give a true and fair view of the assets, liabilities and financial position of the Health Insurance Authority at 31 December 2019 and of its income and expenditure for 2019 in accordance with Financial Reporting Standard (FRS) 102 — The Financial Reporting Standard applicable in the UK and the Republic of Ireland.

Basis for qualified opinion on financial statements

In compliance with the directions of the Minister for Health, the Health Insurance Authority does not account for its accrued retirement benefit liability. This does not comply with FRS 102 which requires that the financial statements recognise the full accrued liability at the reporting date. The effect of the non-compliance on the Authority's financial statements for 2019 has not been quantified.

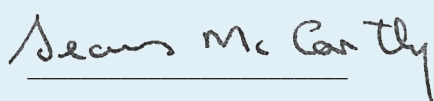
I conducted my audit of the financial statements in accordance with the International Standards on Auditing (ISAs) as promulgated by the International Organisation of Supreme Audit Institutions. My responsibilities under those standards are described in the appendix to this report. I am independent of the Health Insurance Authority and have fulfilled my other ethical responsibilities in accordance with the standards.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Report on information other than the financial statements, and on other matters

The Health Insurance Authority has presented certain other information together with the financial statements. This comprises the annual report, including the governance statement and Authority members' report, and the statement on internal control. My responsibilities to report in relation to such information, and on certain other matters upon which I report by exception, are described in the appendix to this report.

I have nothing to report in that regard.



Seamus McCarthy

Comptroller and Auditor General

5 June, 2020

Appendix to the Report of the Comptroller and Auditor General

Responsibilities of Authority members

As detailed in the governance statement and Authority members' report, the Authority members are responsible for

- the preparation of financial statements in the form prescribed under section 32 of the Health Insurance Act 1994
- ensuring that the financial statements give a true and fair view in accordance with FRS102
- ensuring the regularity of transactions
- assessing whether the use of the going concern basis of accounting is appropriate, and
- such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Responsibilities of the Comptroller and Auditor General

I am required under section 32 of the Health Insurance Act 1994 to audit the financial statements of the Health Insurance Authority and to report thereon to the Houses of the Oireachtas.

My objective in carrying out the audit is to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement due to fraud or error. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with the ISAs, I exercise professional judgment and maintain professional scepticism throughout the audit. In doing so,

- I identify and assess the risks of material misstatement of the financial statements whether due to fraud or error; design and perform audit procedures responsive to those risks; and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- I obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal controls.
- I evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures.
- I conclude on the appropriateness of the use of the going concern basis of accounting and, based on the audit evidence obtained, on whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Health Insurance Authority's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in my report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my report. However, future events or conditions may cause the Health Insurance Authority to cease to continue as a going concern.
- I evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

I communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identify during my audit.

Information other than the financial statements

My opinion on the financial statements does not cover the other information presented with those statements, and I do not express any form of assurance conclusion thereon.

In connection with my audit of the financial statements, I am required under the ISAs to read the other information presented and, in doing so, consider whether the other information is materially inconsistent with the financial statements or with knowledge obtained during the audit, or if it otherwise appears to be materially misstated. If, based on the work I have performed, I conclude that there is a material misstatement of this other information, I am required to report that fact.

Reporting on other matters

My audit is conducted by reference to the special considerations which attach to State bodies in relation to their management and operation. I report if I identify material matters relating to the manner in which public business has been conducted.

I seek to obtain evidence about the regularity of financial transactions in the course of audit. I report if I identify any material instance where public money has not been applied for the purposes intended or where transactions did not conform to the authorities governing them.

I also report by exception if, in my opinion,

- I have not received all the information and explanations I required for my audit, or
- the accounting records were not sufficient to permit the financial statements to be readily and properly audited, or
- the financial statements are not in agreement with the accounting records.

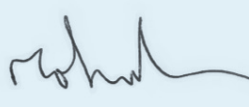
The Health Insurance Authority

Statement of Income and Expenditure and Retained Revenue Reserves for the year ended 31 December 2019

	Notes	12 months ended 31 December, 2019 €	12 months ended 31 December, 2018 €
Income	2	2,772,296	2,501,550
Administration costs	3	(2,411,128)	(2,181,538)
Excess of income over expenditure		361,168	320,012
Interest receivable		5,672	9,592
Surplus for the year		366,840	329,604
Retained revenue reserves at beginning of year		9,446,789	9,117,185
Retained revenue reserves at end of year		9,813,629	9,446,789



Sheelagh Malin
Chairperson



Michael A. O'Sullivan
Member

2 June 2020
Date

Notes 1 to 14 form part of these Financial Statements.


The Health Insurance Authority

Statement of Financial Position as at 31 December 2019

	Notes	2019 €	2018 €
Fixed assets			
Tangible assets	6	137,971	210,235
Current assets			
Cash and cash equivalents		11,683,384	11,275,286
Prepayments and other debtors	7	898,858	856,219
		12,582,242	12,131,505
Creditors (amounts falling due within one year)			
Creditors and accruals	8	(2,906,584)	(2,894,951)
Net current assets		9,675,658	9,236,554
Total assets less current liabilities		9,813,629	9,446,789
Net assets		9,813,629	9,446,789
Represented by			
Retained revenue reserves		9,813,629	9,446,789
		9,813,629	9,446,789



Sheelagh Malin
Chairperson



Michael A. O'Sullivan
Member

2 June 2020
Date

Notes 1 to 14 form part of these Financial Statements.

The Health Insurance Authority

Statement of Cash Flows for the year ended 31 December 2019

	Notes	2019 €	2018 €
Reconciliation of operating surplus to net cash inflow from operating activities			
Operating surplus for year		366,840	329,604
Depreciation	6	84,870	46,467
(Increase) / Decrease in debtors	7	(46,905)	210,722
Increase in creditors	8	11,633	399,439
Net cash inflow/(outflow) from operating activities		416,438	986,232
Cashflow from investing activities			
Payments to acquire tangible fixed assets	6	(12,606)	(236,129)
		403,832	750,103
Cashflow from financing activities			
Interest earned		(5,672)	(9,592)
Interest received		9,938	6,592
Increase in cash and cash equivalents		408,098	747,103
Cash and cash equivalents at 1 January		11,275,286	10,528,183
Cash and cash equivalents at 31 December		11,683,384	11,275,286
Increase in cash and cash equivalents		408,098	747,103



Sheelagh Malin
Chairperson



Michael A. O'Sullivan
Member

2 June 2020
Date

Notes 1 to 14 form part of these Financial Statements.

The Health Insurance Authority

Notes (forming part of the financial statements)

1. Accounting Policies

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Statement of Compliance

The financial statements have been prepared in accordance with Financial Reporting Standard 102 "The Financial Reporting Standard Applicable in the UK and Republic of Ireland" ("FRS102"), as modified by the directions of the Minister for Health in relation to superannuation. In compliance with the directions of the Minister for Health, the Authority accounts for the costs of superannuation entitlements only as they become payable (see Retirement Benefit accounting policy below). The basis of accounting does not comply with FRS 102, which requires such costs to be recognised in the year in which the entitlement is earned.

Basis of Preparation

The financial statements have been prepared on the accruals basis of accounting in accordance with generally accepted accounting principles and under the historical cost convention.

The financial statements of the Authority are presented in Euro ("€") which is also the functional currency of the Authority.

The Authority is of the opinion that there are no critical judgements that have a significant impact on the amounts recognised in the financial statements.

Levy Income

The levy income represents the amount receivable by the Authority in respect of the period. This takes account of payments made to the Authority in accordance with the Health Insurance Act 1994 as amended. The reasonableness of this figure is checked against the expected levy income based on the Authority's profile of private health insurance schemes.

Expenditure Recognition

Expenditure is recognised in the financial statements on an accruals basis as it is incurred.

Tangible Fixed Assets

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation, charged to the Statement of Income and Expenditure and Retained Revenue Reserves, is calculated in order to write off the cost of fixed assets over their estimated useful lives, under the straight-line method, at the annual rate of 33 1/3% for computer equipment and website development and 20% for all other assets from date of acquisition.

Foreign Currencies

Transactions denominated in foreign currencies are converted into Euro during the year and are included in the Statement of Income and Expenditure and Retained Revenue Reserves for the period.

Monetary assets and liabilities denominated in foreign currencies are converted into Euro at exchange rates ruling at the reporting date and resulting gains and losses are included in the Statement of Income and Expenditure and Retained Revenue Reserves for the period.

Risk Equalisation Fund

The Risk Equalisation Fund (the Fund) was established on 1 January 2013 under the Health Insurance (Amendment) Act 2012. The Authority is responsible for maintaining and administering the Fund and recoups the costs incurred from the Fund. The basis for recouping costs comprises full apportionment of costs which are directly related to the Fund and partial apportionment of costs incurred by the Authority as set out in Note 13 of the financial statements. Separate financial statements are prepared by the Authority for the Fund on an annual basis.

Retirement Benefits

In accordance with Section 28 of the Health Insurance Act, 1994, the Authority may, with the consent of the Minister for Health and the Minister for Public Expenditure and Reform, make a scheme for the granting of superannuation benefits to staff members of the Authority. The Authority Employee Superannuation Scheme

(SI 637 of 2016) (“the Scheme”) was signed 21 December 2016 in which the Rules set out in the Schedule to the Rules for Pre-existing Public Service Pension Scheme Members Regulations 2014 (S.I. No. 582 of 2014) are adopted as a Scheme for the granting of superannuation benefits to or in respect of members of the staff, including the Registrar, of the Authority, as appropriate. The Authority is making the necessary deductions from salaries which are retained by the Authority, but are not recognised as income. The Authority is also providing for employer contributions to the Scheme. The Authority is in discussion with the Department of Health in regard to the Authority’s pension funding mechanism. The Scheme is a defined benefit superannuation scheme for employees. Pending the outcome of these discussions pension payments under the scheme are met from the accumulated pension provision. By direction of the Minister for Health, no provision has been made in respect of benefits payable in future years. See Note 10 for further details.

New Entrant staff employed by the Authority after 1 January 2013 are members of the Single Public Service Pension Scheme in accordance with Public Service Pensions (Single Scheme and Other Provisions) Act 2012. The Authority makes the necessary deductions from salaries for staff who are part of the scheme. Employee and employer contributions are transferred to the Department of Public Expenditure and Reform on a monthly basis in accordance with the Public Service Pensions (Single Scheme and Other Provisions) Act 2012.

2. Income

Section 17 of the Health Insurance Act, 1994 provides for the payment of an income levy by registered undertakings to the Authority every quarter in order to fund the operations of the Authority and make adequate provision for contingencies. Statutory Instrument 528/2014, Health Insurance Act 1994 (Section 17) Levy Regulations 2014 amended the income levy to its current rate of 0.09% which applied in 2018 and 2019.

	2019 €	2018 €
Income Levy	2,310,391	2,301,746
Recharged Risk Equalisation Fund costs (Note 13)	211,905	199,804
Lease Renunciation (Note 9)	250,000	-
	2,772,296	2,501,550

3. Administration Costs

	2019 €	2018 €	
Salaries, pension cost and other staff costs (Note 4)	675,937	932,855	
Training costs	39,609	25,983	
Directors’ Fees (Note 4)	25,782	18,953	
Rent, Service Charges and Maintenance	126,022	107,005	
Consultancy (Note 5)	682,416	271,915	
Insurance	20,780	20,318	
Computer and Stationery Costs	27,327	28,455	
Other Administration Costs	59,458	32,481	
Consumer Information	657,927	687,106	
Audit		11,000	10,000
Depreciation	84,870	46,467	
	2,411,128	2,181,538	

Administration expenses of €211,905 (2018: €199,804) in respect of the Risk Equalisation Fund are recouped from the Fund and treated as income (**see Note 13**).

4. Remuneration

The objective of the disclosure is to provide information on remuneration in State bodies, in terms of the total expenditure incurred by the State body and remuneration arrangements of key staff including the CE/R and other key management. Employee benefits, as defined by Financial Reporting Standard 102 "The Financial Reporting Standard Applicable in the UK and Republic of Ireland" ("FRS 102"), includes salaries and pension costs, termination benefits, post-employment benefits, other long-term benefits and share based payment transactions.

Directors Fees

Fees payable to individual board members for 2019 Sheelagh Malin (Chairperson) €8,978 (2018: €8,978), Ian Britchfield €2,857 (2018: €5,985), Michael A. O'Sullivan €3,153 (2018: €Nil), Damien McShane €2,946 (2018: €Nil), Caroline Barlow €3,153 (2018: €Nil), John Armstrong €1,749 (2018: €Nil), Marcella Flood €2,946 (2018: €Nil) and Sean Coyle €Nil (2018: €3,990),

Expenses paid to individual board members for 2019 were Ian Britchfield €313, James A. McNamara €230 and Michael A. O'Sullivan €937.

Employee Remuneration

Under FRS102 key management personnel are those persons having authority and responsibility for planning, directing and controlling the activities of the entity, directly or indirectly, including any director (whether executive or otherwise) of that entity.

(a) Aggregate Employee Benefits

	2019 €	2018 €
Salaries	574,976	637,058
Employers contribution to social welfare	34,653	60,465
Employer Pension cost (Note 10)	14,062	162,824
Employer SPSPS (DPER)	35,112	68,974
Agency staff	17,134	3,534
Total	675,937	932,855

In addition in 2019: €24,284 (2018: €36,001 pension related deduction) was deducted from staff by way of additional superannuation contributions and was paid over to the Department of Health.

The total number of staff employed (WTE) at year end of 31 December 2019 was 11 (2018: 9).

(b) Staff Salaries, Pension & Short-Term Benefits

	2019 €	2018 €
Salaries	574,976	637,058
Overtime	-	-
Allowances	-	-
Total	574,976	637,058

(c) Key Management Personnel

Key management personnel in the Authority consists of Members of the Authority, the CE/R, the Head of Finance, the Head of Corporate Affairs, the Head of Regulatory Affairs and the Head of Research. The total value of employee benefits for key management personnel is set out below:

	2019 €	2018 €
Salary	407,481	425,485
Allowances	-	-
Termination benefits	-	-
Health Insurance	-	-
Total	407,481	407,481

This does not include the value of retirement benefits earned in the period. The key management personnel are members of the Health Insurance Authority pension scheme or the Single Public Service Pension Scheme and their entitlements in that regard do not extend beyond the terms of the model public service pension scheme or the Single Public Service Pension Scheme.

(d) Chief Executive/Registrar Salary and Benefits

The CE/R remuneration package for the financial period was as follows:

	2019 €	2018 €
Salary	105,609	100,636
Total	105,609	100,636

The CE/R received travel and subsistence for 2019 of €36 (2018: €Nil).

The CE/R is a member of the Single Public Service Pension Scheme, and his entitlements in that regard do not extend beyond the terms of that scheme. The value of retirement benefits earned in the period is not included above. The CE/R did not receive any perquisites or benefits in 2019.

5. Consultancy Costs

	2019 €	2018 €
Accountancy and Internal Audit	48,010	35,328
Actuarial Services	171,292	79,575
Legal Services	199,712	62,161
Communications	44,317	51,660
Research	81,016	-
Recruitment	36,393	3,075
Relocation Costs	43,513	-
Superannuation	2,263	1,212
Translation Services	3,860	4,504
Economic consultancy	52,040	34,400
Total	682,416	271,915

6. Tangible Fixed Assets

	Computer Equipment €	Office Fitting, Furniture & Equipment €	Website Development €	Office Fit-Out €	Total €
Cost					
At 31 December 2018	73,624	28,090	333,442	51,383	786,539
Additions during year	11,556	1,050	-	-	12,606
Disposals during year	(15,982)	(1,592)	-	-	(17,574)
At 31 December 2019	69,198	327,548	333,442	51,383	781,571
Depreciation					
At 31 December 2018	66,072	326,984	132,340	50,908	576,304
Charge for year	6,632	732	77,031	475	84,870
Depreciation on disposals	(15,982)	(1,592)	-	-	(17,574)
At 31 December 2019	56,722	326,124	209,371	51,383	643,600
Net Book Value					
At 31 December 2019	12,476	1,424	124,071	-	137,971
At 31 December 2018	7,552	1,106	201,102	475	210,235
In respect of prior year					
Cost					
At 31 December 2017	70,986	326,620	102,325	51,383	551,314
Additions during year	3,542	1,470	231,117	-	236,129
Disposals during year	(904)	-	-	-	(904)
At 31 December 2018	73,624	328,090	333,442	51,383	786,539
Depreciation					
At 31 December 2017	61,352	325,121	101,186	43,082	530,741
Charge for year	5,624	1,863	31,154	7,826	46,467
Depreciation on disposals	(904)	-	-	-	(904)
At 31 December 2018	66,072	326,984	132,340	50,908	576,304
Net Book Value					
At 31 December 2018	7,552	1,106	201,102	475	210,235
At 31 December 2017	9,634	1,499	1,139	8,301	20,573

7. Prepayments and Other Debtors

	2019 €	2018 €
Levy income receivable (Note 2)	608,284	580,627
Accrued interest	367	4,633
Prepayments and Other Debtors	40,392	37,039
Travel Cards	2,673	1,400
Risk Equalisation Fund	247,142	232,520
	898,858	856,219

8. Creditors (amounts falling due within one year)

	2019 €	2018 €
Trade creditors and accruals	666,143	606,733
Pensions provision (Note 10)	2,208,778	2,230,767
Pension levy	4,174	2,427
Single Public Service Pension Scheme PAYE/PRSI	11,348	2,444
Professional Services Withholding Tax	5,337	33,415
Value Added Taxation	2,605	375
	2,906,584	2,894,951

9. Commitments under Operating Leases

The Health Insurance Authority rents offices at Canal House, Canal Road, Dublin 6 at a cost of €50,000 per annum. The Authority entered into a 10 year lease for the offices in May 2012. The Authority agreed to renunciate the lease early and are to leave the premises in May 2020. A sum of €250,000 was returned to The Authority.

At the year end, the Authority has the following annual commitments that fall due as follows:

	2019 €	2018 €
within 1 year	18,750	68,000
Later than one year but within 5 years	-	164,333
Later than 5 years	-	-
	18,750	232,333

The Health Insurance Authority rents offices at Beaux Lane House, Lower Mercer Street, Dublin 2 at a cost of €219,655 for the property and €8,920 for two car parking spaces. The Authority entered into a 10 year lease for the offices in October 2019.

At the year end, the Authority has the following annual commitments that fall due as follows:

	2019 €	2018 €
within 1 year	228,575	-
Later than one year but within 5 years	914,300	-
Later than 5 years	1,104,779	-
	2,247,654	-

10. Pensions Provision

The Authority operates two pension schemes; the Employee Superannuation Scheme (for pre-2013 employees) and the Single Public Service Pension Scheme. All new employees to the Authority, who are new entrants to the Public Sector, on or after 1 January 2013 are members of the Single Scheme.

a) Employee Superannuation Scheme

The Authority Employees Superannuation Scheme (SI 637 of 2016) ("the Scheme") was signed 21 December 2016 in which the Rules set out in the schedule to the Rules for Pre-existing Public Service Pension Scheme Members Regulations 2014 (S.I No 582 of 2014) are adopted as a Scheme for the granting of superannuation benefits to or in respect of members of the staff, including the Registrar, of the Authority, as appropriate.

Employer contributions are at a rate of 25% of pensionable pay and are charged to the Statement of Income and Expenditure and Retained Revenue Reserves. The accumulated contributions are held for the account of the Minister for Health.

Benefit entitlements of employees will be a function of their service with the Authority and of their previous service in the civil or public service, where appropriate. The Authority is not funded in respect of such benefit entitlements. By direction of the Minister for Health, no provision has been made in respect of benefits payable in future years.

b) Single Public Service Pension Scheme

New Entrant staff employed by the Authority after 1 January 2013 are members of the Single Public Service Pension Scheme in accordance with Public Service Pensions (Single Scheme and Other Provisions) Act 2012. The Authority makes the necessary deductions from salaries for staff who are part of the scheme. Employee and employer contributions are transferred to the Department of Public Expenditure and Reform on a monthly basis in accordance with the Public Service Pensions (Single Scheme and Other Provisions) Act 2012.

The accumulated pension provision at year end is as follows:

	2019 €	2018 €
At beginning of period	2,230,767	2,042,032
Employee Contributions (deducted from salaries)	16,836	25,350
Employer Contributions (Note 3)	84,988	163,385
Adjustment to Contributions	(70,925)	-
Pensions Paid	(52,888)	-
Total	2,208,778	2,230,767

Due to a classification of Single Public Service Pension Scheme employer contributions as superannuation employer contributions over the period 2014 to 2018, there has been an overprovision of employer pension contributions. This has resulted in an overstatement of the pension provision by €70,925 for the period. This has been addressed in the 2019 financial statements

In 2019: €11,669 (2018: €6,806) was deducted from staff in respect of the Single Public Service Pension Scheme and transferred to the Department of Public Expenditure and Reform. €35,111 (2018: €1,806) in employer contributions were also remitted to DPER.

11. Capital Commitments

There were no commitments for capital expenditure at 31 December 2019.

12. Related Party Disclosure

The Authority has adopted procedures in accordance with the guidelines issued by the Department of Finance in relation to the disclosure of interests by the Authority Members and the Authority has adhered to these

procedures. There were no transactions in the year in relation to the Authority's activities in which Authority Members had an interest.

13. Risk Equalisation Fund

The Health Insurance (Amendment) Act 2012 provides for the establishment of the Risk Equalisation Fund (the Fund) from 1 January 2013. Stamp Duty payments for policies commencing or renewing on or after 1 January 2013 are paid by insurers to the Revenue Commissioners who in turn transfer the money to the Fund. Risk Equalisation Credits are paid, on behalf of consumers, out of the Fund to the health insurance undertakings by the Health Insurance Authority. Separate financial statements are prepared in respect of the Fund on an annual basis. The Authority is responsible for administering and maintaining the Fund.

There are no employees directly employed by the Fund. Total costs of €211,905 (2018: €199,804) in respect of the Fund were charged by the Authority for 2019 as follows:

Type of cost	Total recharged to Fund	
	2019 €	2018 €
Salary and staff costs	137,549	148,365
Rent, service charges and maintenance	27,889	17,365
Computer and stationery costs	4,837	4,661
Other administrative costs	41,630	29,019
Other consultancy costs	-	394
	211,905	199,804

14. Approval of Financial Statements

The Financial Statements were approved by the Authority on 15th May 2020.

The Risk Equalisation Fund Report and Accounts 2019

5.2 The Risk Equalisation Fund Report and Financial Statements for the year 1 January 2019 to 31 December 2019

To the Minister for Health

In accordance with the terms of the Health Insurance Act 1994 (as amended), The Health Insurance Authority presents the Financial Statements of the Risk Equalisation Fund for the 12 month period ended 31 December 2019.

The Risk Equalisation Fund

(“the Fund”)

Report and Financial Statements

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The Risk Equalisation Fund

Statement of Responsibilities

Section 11D(8) of the Health Insurance Act of 1994 (as amended) (the 'Act') requires the Health Insurance Authority (the "Authority") to prepare financial statements in respect of the Risk Equalisation Fund (the "Fund"). In preparing those financial statements, the Authority is required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether the financial statements have been prepared in accordance with applicable accounting standards, identify those standards, and note the effect and the reason for any material departure from those standards; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Fund will continue in operation.

The Authority is responsible for keeping adequate accounting records which correctly explain and record the transactions of the Fund, enable at any time the assets, liabilities and financial position of the Fund to be determined with reasonable accuracy and enable it to ensure that the financial statements comply with Section 11D(8) of the Act. The Authority is also responsible for safeguarding the assets of the Fund and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.



Sheelagh Malin
Chairperson



Michael A. O'Sullivan
Member

2 June 2020
Date

Report of the Comptroller and Auditor General

The Risk Equalisation Fund

Opinion on financial statements

I have audited the financial statements of the Risk Equalisation Fund for the year ending 31 December 2019 as required under the provisions of section 11 D (9) of the Health Insurance Act 1994 (as amended). The financial statements comprise

- the statement of income and expenditure and retained revenue reserves
- the statement of financial position
- the statement of cash flows and
- the related notes, including a summary of significant accounting policies.

In my opinion, the financial statements give a true and fair view of the assets, liabilities and financial position of the Fund at 31 December 2019 and of its income and expenditure for 2019 in accordance with Financial Reporting Standard (FRS) 102 — The Financial Reporting Standard applicable in the UK and the Republic of Ireland.

Basis of opinion

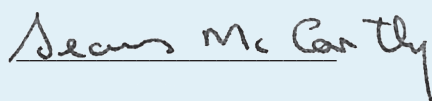
I conducted my audit of the financial statements in accordance with the International Standards on Auditing (ISAs) as promulgated by the International Organisation of Supreme Audit Institutions. My responsibilities under those standards are described in the appendix to this report. I am independent of the Health Insurance Authority and have fulfilled my other ethical responsibilities in accordance with the standards.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Report on information other than the financial statements, and on other matters

The Health Insurance Authority has presented the financial statements together with certain information in relation to the operation of the Fund. This comprises the Authority's annual report, the governance statement and Authority members' report and the statement on internal control. My responsibilities to report in relation to such information, and on certain other matters upon which I report by exception, are described in the appendix to this report.

I have nothing to report in that regard.



Seamus McCarthy

Comptroller and Auditor General

5 June, 2020

Appendix to the Report of the Comptroller and Auditor General

Responsibilities of the Health Insurance Authority

The statement of responsibilities sets out the Authority members' responsibilities. The Authority members are responsible for

- the preparation of financial statements in the form prescribed under section 11 D (8) of the Act
- ensuring that the financial statements give a true and fair view in accordance with FRS102
- ensuring the regularity of transactions
- assessing whether the use of the going concern basis of accounting is appropriate, and
- such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Responsibilities of the Comptroller and Auditor General

I am required under section 11 D (9) of the Act to audit the financial statements of the Fund and to report thereon to the Houses of the Oireachtas.

My objective in carrying out the audit is to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement due to fraud or error. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with the ISAs, I exercise professional judgment and maintain professional scepticism throughout the audit. In doing so,

- I identify and assess the risks of material misstatement of the financial statements whether due to fraud or error; design and perform audit procedures responsive to those risks; and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- I obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal controls.
- I evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures.
- I conclude on the appropriateness of the use of the going concern basis of accounting and, based on the audit evidence obtained, on whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Fund's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in my report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my report. However, future events or conditions may cause the Fund to cease to continue as a going concern.
- I evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

I communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identify during my audit.

Information other than the financial statements

My opinion on the financial statements does not cover the other information presented with those statements, and I do not express any form of assurance conclusion thereon.

In connection with my audit of the financial statements, I am required under the ISAs to read the other information presented and, in doing so, consider whether the other information is materially inconsistent with the financial

statements or with knowledge obtained during the audit, or if it otherwise appears to be materially misstated. If, based on the work I have performed, I conclude that there is a material misstatement of this other information, I am required to report that fact.

Reporting on other matters

My audit is conducted by reference to the special considerations which attach to State bodies in relation to their management and operation. I report if there are material matters relating to the manner in which public business has been conducted.

I seek to obtain evidence about the regularity of financial transactions in the course of audit. I report if there is any material instance where public money has not been applied for the purposes intended or where transactions did not conform to the authorities governing them.

I also report by exception if, in my opinion,

- I have not received all the information and explanations I required for my audit, or
- the accounting records were not sufficient to permit the financial statements to be readily and properly audited, or
- the financial statements are not in agreement with the accounting records.

The Risk Equalisation Fund

Statement of Income and Expenditure and Retained Revenue Reserves for the year ended 31 December 2019

	Notes	12 months ended 31 December, 2019 €'000	12 months ended 31 December, 2018 €'000
Income			
Stamp duty	2	752,328	732,502
Expenditure			
Risk equalisation premium credit	3	602,959	617,053
Hospital utilisation credit	4	140,254	121,140
Staff and other costs	5	271	271
Total expenditure		743,484	738,464
Excess of (expenditure over income) / income over expenditure		8,844	(5,962)
Investment Income		-	-
(Deficit) / Surplus for the year		8,844	(5,962)
Retained revenue reserves at beginning of year		38,966	44,928
Retained revenue reserves at end of year		47,810	38,966



Sheelagh Malin
Chairperson



Michael A. O'Sullivan
Member

2 June 2020
Date

Notes 1 to 12 form part of these Financial Statements

The Risk Equalisation Fund

Statement of Financial Position at 31 December 2019

	Notes	2019 €'000	2018 €'000
Current Assets			
Short term deposits	6	291,138	270,693
Cash and cash equivalents		40	63
Prepayments and other debtors	7	220,489	215,164
		511,667	485,920
Creditors (amounts falling due within one year)			
Creditors and accruals	8	(416,796)	(403,734)
Hospital utilisation credit provision	9	(47,061)	(43,220)
		(463,857)	(446,954)
Net assets		47,810	38,966
Representing			
Retained Revenue Reserves		47,810	38,966



Sheelagh Malin
Chairperson



Michael A. O'Sullivan
Member

2 June 2020
Date

Notes 1 to 12 form part of these Financial Statements.

The Risk Equalisation Fund

Statement of Cash Flows for the year ended 31 December 2019

	Notes	2019 €'000	2018 €'000
Reconciliation of operating (deficit)/surplus to net cash inflow from operating activities			
Operating excess of (expenditure over income) / income over expenditure for year		8,844	(5,962)
Decrease / (increase) in debtors	7	(5,325)	1,670
Increase in creditors	8 & 9	16,903	13,039
Net cash inflow from operating activities		20,422	8,747
Cash inflow from investing activities			
Bank interest received		-	-
Net cash inflow from investing activities		-	-
Increase in cash and cash equivalents		20,422	8,747
Cash and cash equivalents at 1 January		270,756	262,009
Cash and cash equivalents at 31 December		291,178	270,756
Increase in cash and cash equivalents		20,422	8,747



Sheelagh Malin
Chairperson



Michael A. O'Sullivan
Member

2 June 2020
Date

Notes 1 to 12 form part of these Financial Statements.

The Risk Equalisation Fund

Notes (forming part of the financial statements)

1. Accounting Policies

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Basis of Preparation

The financial statements have been prepared in compliance with Financial Reporting Standard 102 "The Financial Reporting Standard Applicable in the UK and Republic of Ireland" ("FRS 102"). The financial statements have been prepared on the accruals basis of accounting in accordance with generally accepted accounting principles and under the historical cost convention.

The financial statements of the Fund are presented in Euro ("€'000") which is also the functional currency of the Fund.

General Information

The Health Insurance Act 1994, as amended by the Health Insurance (Amendment) Act 2012, provided for risk equalisation whereby registered undertakings receive credits in relation to certain classes of insured persons so that they do not collect a premium payable in respect of provision of health insurance to the individual. The 2012 Act also provided for the establishment of the Fund.

The Authority is responsible for the establishment, administration and maintenance of the Fund. The Members of the Authority are responsible for the production and approval of financial statements for the Fund. The Authority is responsible for the authorisation and approval of all Fund transactions. Details of the Authority's governance and control systems and procedures are set out in the Statement on Internal Control and Governance Statement disclosed in the Authority's financial statements.

The Act provided that all stamp duty paid by virtue of Section 125A of the Stamp Duties Consolidation Act 1999 in respect of health insurance contracts commencing on or after 1 January 2013 be paid into the Fund.

Payments out of the Fund include:

- Risk equalisation premium credit – the level of risk that a particular consumer poses to a registered undertaking does not affect the premium paid. All insured individuals are charged the same premium for a particular plan, irrespective of age, gender and the current or likely future state of their health subject to exceptions in respect of children under 18 years of age, discounts for members in group schemes, young adults and lifetime community rating loadings. The Fund provides that registered undertakings receive higher premiums in respect of insuring older, and generally less healthy people, with the higher amount paid by way of a risk equalisation premium credit from the Fund. The level of risk equalisation credits payable from the Fund in respect of premiums vary on the basis of age, gender and level of cover.
- Hospital utilisation credit – a specified amount is payable from the Fund for each stay an insured person spends in private hospital accommodation or in a publicly funded hospital where a charge is payable under Section 55 of the Health Insurance Act 1970 for such a stay.

Accounting Period

The financial statements are for the year from 1 January 2019 to 31 December 2019.

Income

Stamp Duty income is recognised in the financial statements over the term of the relevant insurance contract, assumed to be twelve months in all cases. Stamp duty on policies commencing on or after 1 January 2013 is paid by registered undertakings to the Revenue Commissioners on a quarterly basis. The stamp duty is then paid into the Fund. The receipts of the Fund in the financial year are adjusted to take account of:

- Accrued stamp duty which represents outstanding stamp duty due to the Fund at the year end and represent amounts payable by registered undertakings in relation to the last quarter of the financial year. This amount due is recorded as a debtor to the Fund.
- Un-earned stamp duty represents the estimated proportion of stamp duty paid into the Fund during the financial year and accrued at year end which relates to the unexpired term of the relevant insurance contracts at the reporting date. This amount is recorded as un-earned stamp duty at the reporting date (see **Note 8** – Creditors and Accruals).

Expenditure Recognition

Expenditure is recognised in the financial statements on an accruals basis as it is incurred.

Risk Equalisation Premium Credit

Risk equalisation premium credit is accounted for on an accruals basis. Registered undertakings claim risk equalisation premium credit from the Fund on a monthly basis. In determining the amount to be recognised as an expense in the financial year, the payments made from the Fund are adjusted to take account of:

- Amounts claimed and payable to registered undertakings which have not been paid at the reporting date.
- Un-expensed risk equalisation premium credit – a majority of individuals pay insurance policies either by monthly instalments or annually in advance. Credits claimed in relation to monthly instalments are expensed in the month to which the claim relates. Credits claimed for policies paid annually in advance are expensed uniformly over the twelve months of the contract. At the reporting date any amounts paid to registered undertakings which have not been expensed are recognised as a debtor (See **Note 7** – Prepayments and Other Debtors).

Critical Accounting Judgements and Estimates

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported for assets and liabilities at the reporting date and the amounts reported for revenues and expenses during the year. However, the nature of estimation means that the actual outcomes could differ from those estimates. The following judgements have had the most significant effect on the amounts recognised in the financial statements.

The level of reserves in respect of future claims included in the financial statements should at least be as strong as a best estimate and should at all times be sufficient to cover any liabilities arising in respect of hospital episodes yet to be claimed as far as can reasonably be foreseen. The hospital utilisation credit provision is calculated based on independent actuarial advice using a number of generally accepted actuarial techniques to arrive at the central estimate and a range of reasonable estimates. The provision recorded in the financial statements is at least as strong as a best estimate derived using generally accepted actuarial methods plus a margin for uncertainty of 10%. The margin for uncertainty of 10% has been informed by the level of uncertainty in the provision and the uncertainties in the claim environment.

Hospital Utilisation Credit

The hospital utilisation credit is accounted for on an accruals basis. In determining the amount to be recognised as an expense in the financial year, the payments made from the Fund are adjusted to take account of:

- Amounts claimed by and payable to registered undertakings which have not been paid at the reporting date.
- A provision for hospital utilisation credit arising in respect of hospital episodes which had occurred in the financial year but had not been claimed by registered undertakings at year end. The provision assumes that the number of nights and days in private hospital accommodation is uniform across contracts commencing on different dates and that hospitalisation occurs uniformly throughout the policy period. The settlement period for hospital claims can vary considerably. This may result in registered undertakings making a claim for a hospital utilisation credit a year or more after a hospital episode.
- An adjustment in respect of any under or over provision for unclaimed credits in respect of prior financial years that remains outstanding at the reporting date.

2. Income

Stamp duty payments for policies commencing or renewing on or after 1 January 2013 are paid by registered undertakings to the Revenue Commissioners who in turn transfer the money to the Fund.

	2019 €'000	2018 €'000
Stamp duty paid into the Fund	757,721	737,603
Stamp duty receivable movement in year	4,430	1,997
Un-earned stamp duty movement in year	(9,823)	(7,098)
	752,328	732,502

3. Risk equalisation premium credit

	2019 €'000	2018 €'000
Payments made to registered undertakings	602,816	610,386
Risk equalisation premium credit payable to registered undertakings movement in year	1,038	3,000
Un-expensed risk equalisation premium credit movement in year	(895)	3,667
	602,959	617,053

4. Hospital utilisation credit

	2019 €'000	2018 €'000
Payments made to registered undertakings	134,226	117,977
Hospital utilisation credit payable to registered undertakings movement in year	2,187	2,513
Hospital utilisation credit provision movement in year	3,841	650
	140,254	121,140

5. Staff and other costs

	2019 €'000	2018 €'000
Health Insurance Authority recharged costs:		
Salaries and staff costs	126	141
Training costs	7	4
Directors Fees	4	3
Rent, service charge and maintenance	22	17
Insurance	6	5
Computer and stationery	5	5
Other administration costs	26	16
Depreciation	15	8
	211	199

Costs directly charged to the Fund:

Audit	9	8
Accountancy	6	5
Actuarial	19	19
Insurance	2	2
	36	34

Costs directly incurred by the Fund:

Bank Charges	24	38
	271	271

6. Short Term Deposits

Short term deposits comprise investments in exchequer notes issued by the National Treasury Management Agency. Exchequer notes are short term interest bearing notes. Excess income, capital or other benefit received that is not immediately required for the purposes of the Fund may be invested in exchequer notes. In the current low interest rate environment there was no interest earned on the Exchequer Notes for the period (2018: €0.00).

7. Prepayments and Other Debtors

	2019 €'000	2018 €'000
Un-expensed risk equalisation premium credit	56,349	55,454
Accrued stamp duty receivable	164,140	159,710
	220,489	215,164

8. Creditors and Accruals

	2019	2018
	€'000	€'000
Stamp duty un-earned	296,160	286,337
Risk equalisation premium credit payable	97,252	96,213
Hospital utilisation credit payable	23,138	20,951
Health Insurance Authority	246	233
	416,796	403,734

9. Hospital Utilisation Credit Provision

	2019	2018
	€'000	€'000
At start of year	43,220	42,570
Arising during the year	140,254	121,140
Utilised during the year	(136,413)	(120,490)
At end of year⁵	47,061	43,220

10. Financial Position of the Risk Equalisation Fund

As per the Statement of Income and Expenditure and Retained Revenue Reserves, the retained reserves were €47.81m (2018: €39.0m). Any surplus or deficit arising in respect of past and current contract periods is taken into account when making recommendations to the Minister on risk equalisation credits and stamp duty.

At 31 December 2019, the Fund held cash and cash equivalents of €291m (2018: €271m).

11. Disclosure of Interests

The Authority has adopted procedures in accordance with the guidelines issued by the Department of Public Expenditure and Reform in relation to the disclosure of interests by Authority Members and the Authority has adhered to these procedures. There were no transactions in the year in relation to the Fund's activities in which Authority Members had an interest.

12. Approval of Financial Statements

The Financial Statements were approved by the Authority on 15th May 2020

⁵ The provision recorded in the financial statements is at least as strong as a best estimate derived using generally accepted actuarial methods plus a margin for uncertainty of 10%. In 2018 no margin of uncertainty was allowed for (refer to accounting policy on Critical Accounting Judgements and Estimates for further details).

6 Appendices

Appendix A

Statistics Relating to the Private Health Insurance Market in Ireland, 2019

Table 1: Insured Persons^{6,7}

Year Ended	Total Insured Persons (000s)	Private Health Insurance Coverage as % of Population
December 2001	1,871	48.2%
December 2002	1,941	49.2%
December 2003	1,999	49.8%
December 2004	2,054	50.2%
December 2005	2,115	50.4%
December 2006	2,174	50.3%
December 2007	2,245	50.5%
December 2008	2,297	50.9%
December 2009	2,260	49.7%
December 2010	2,228	48.8%
December 2011	2,163	47.2%
December 2012	2,099	45.6%
December 2013	2,049	44.3%
December 2014	2,025	43.4%
December 2015	2,122	45.0%
December 2016	2,152	45.2%
December 2017	2,174	45.1%
December 2018	2,220	45.5%
December 2019	2,276	46.0%

⁶ All figures relate to the total private health insurance market, i.e. open enrolment and restricted undertakings.

⁷ Population data is sourced from Central Statistics Office annual population estimates, which were revised for the years 2012 to 2016 in September 2017.

Table 2: Premium Income

Year	Total Income (€m)
2002	821.9
2003	978.2
2004	1,061.1
2005	1,152.7
2006	1,299.5
2007	1,477.8
2008	1,652.2
2009	1,846.7

Year	Total Income ‡ (€m)
2010	1,949.1 ‡
2011	2,061.4 ‡
2012	2,240.7 ‡
2013	2,388.5 ‡
2014	2,444.9 ‡
2015	2,462.4 ‡
2016	2,528.0 ‡
2017	2,655.0 ‡
2018	2,678.4 ‡
2019	2,716.5 ‡

‡ includes HSF from 2011 when they were first registered with the Authority

Table 3: Market Shares+

The following table shows how market shares have changed since the establishment of the Authority.

December	Irish Life Health*†	Laya Healthcare**	Vhi Healthcare	GloHealth†	Restricted Membership Undertakings***
	%	%	%	%	%
2001	–	13%	82%	–	5%
2002	–	15%	80%	–	5%
2003	–	17%	78%	–	5%
2004	–	19%	76%	–	5%
2005	1%	21%	74%	–	4%
2006	3%	21%	72%	–	4%
2007	5%	21%	70%	–	4%
2008	8%	22%	67%	–	4%
2009	10%	23%	63%	–	4%
2010	14%	21%	62%	–	4%
2011	18%	21%	57%	–	4%
2012	17%	22%	56%	1%	4%
2013	15%	23%	54%	4%	4%
2014	15%	23%	53%	5%	4%
2015	14%	26%	51%	5%	4%
2016	14%	26%	50%	6%	4%
2017	20%	26%	50%	–	4%
2018	20%	26%	50%	–	4%
2019	20%	26%	50%	–	4%

+ Numbers insured with in-patient cover

* In respect of 2015 and earlier years the data relates to Aviva Health. Before 2008, it was VIVAS Health.

** In respect of 2012, the data is a sum of the market shares of Quinn Insurance Ltd (Under Administration) and Elips Insurance Ltd. Previous years relate to Quinn Healthcare or BUPA Ireland (2006 and earlier).

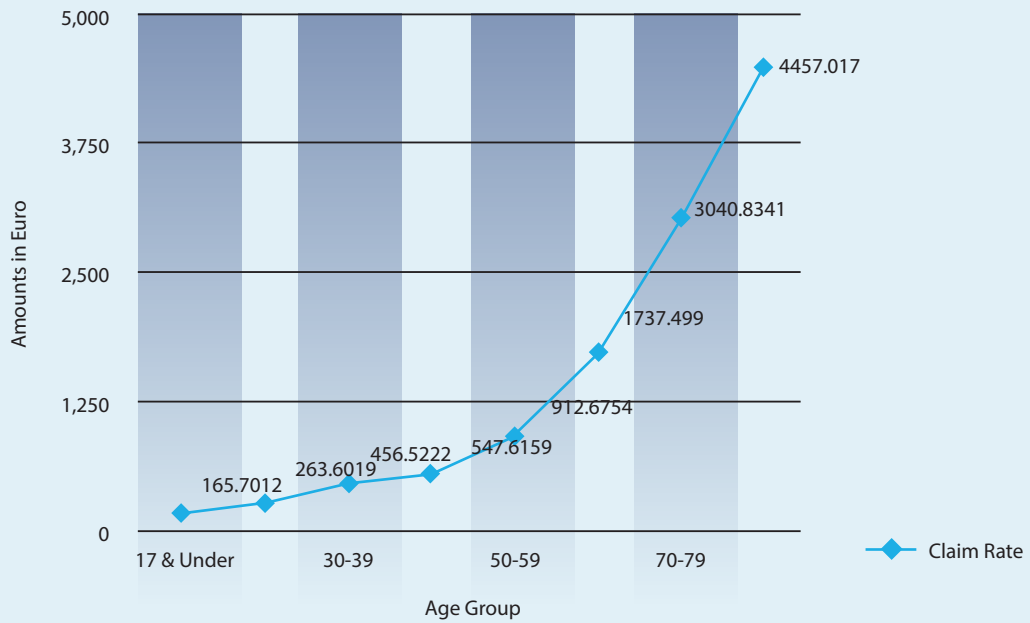
*** These mainly consist of the Garda, ESB and Prison Officer Schemes.

*† Irish Life Health acquired GloHealth in 2017. Aviva Health was acquired by Irish Life in 2016.

Appendix B

Claim variation by age

Claims included in Returns per Insured Person in 2019



Appendix C

Age Structure of Market

The following table shows how the age structure of the market has changed since the end of 2016. The tables in this section are based on information returns received from Open Membership Undertakings. The data in these returns differs from data included in earlier tables in that it excludes people who are serving initial waiting periods, people who are insured with Restricted Membership Undertakings and people who are insured with products that are not subject to the health insurance stamp duty and the age-related health credits.

Numbers insured in 000s				
Age Group	2016	2017	2018	2019
0-17	481	481	494	504
18-29	217	221	234	248
30-39	292	285	287	289
40-49	326	328	337	346
50-59	284	286	290	296
60-69	232	236	240	245
70-79	141	149	157	165
80+	60	63	67	72

The following table shows how market shares varied with age at the end of 2019. The table below refers to Open Membership Undertakings only and excludes the Restricted Membership Undertakings.

Age Group	Irish Life Health	Laya Healthcare	Vhi Healthcare
	%	%	%
0-49	23%	28%	49%
50-59	21%	27%	53%
60-69	20%	29%	51%
70-79	14%	27%	59%
80+	8%	15%	76%
Total	21%	27%	52%

Appendix D

The Register of Health Benefits Undertakings as at 31 December 2019

Open Membership Undertakings

1. Irish Life Health DAC (trading as Irish Life Health);
2. Elips Versicherungen AG (Elips Insurances Ltd.) (trading as Laya Healthcare);
3. H.S.F. Health Plan Limited (trading as Hospital Saturday Fund);
4. Vhi Insurance DAC (trading as Vhi Healthcare); and
5. The Voluntary Health Insurance Board.

Restricted Membership Undertakings

1. ESB Staff Medical Provident Fund;
2. Goulding Voluntary Medical Society;
3. Irish Life Assurance plc Outdoor Staff Benevolent Fund;
4. Irish Life Medical Aid Society;
5. New Ireland/Irish National Staff Benevolent Fund;
6. Prison Officers Medical Aid Society; and
7. St Paul's Garda Medical Aid Society.

Appendix E

Risk Equalisation Rates

Rates Applying for Contracts Commencing/Renewing from 1 April 2018 to 31 March 2019

Risk Equalisation Premium Credits

Contract Type	Non-Advanced		Advanced	
	Male	Female	Male	Female
65-69	€400	€300	€1,000	€650
70-74	€725	€550	€1,750	€1,250
75-79	€1,075	€850	€2,550	€1,925
80-84	€1,450	€1,150	€3,450	€2,700
85 +	€2,175	€1,450	€4,975	€3,350

A hospital utilisation credit of €100 is paid in respect of each qualifying night spent in hospital by an insured person. A hospital utilisation credit of €50 is paid in respect of each qualifying day admission to a hospital by an insured person.

Community Rating Stamp Duties

Community Rating Stamp Duties (Contract Type)	Non-Advanced	Advanced
Adult (18 and over)	€177	€444
Child (17 and under)	€59	€148

Rates Applying for Contracts Commencing/Renewing from 1 April 2019 to 31 March 2020

Risk Equalisation Premium Credits

Contract Type	Non-Advanced		Advanced	
	Male	Female	Male	Female
65-69	€400	€275	€1,050	€700
70-74	€650	€475	€1,775	€1,225
75-79	€925	€725	€2,775	€1,900
80-84	€1,050	€925	€3,300	€2,475
85 +	€1,350	€1,075	€4,600	€3,100

A hospital bed utilisation credit of €100 is paid in respect of each qualifying night spent in hospital by an insured person. A hospital utilisation credit of €50 is paid in respect of each qualifying day admission to a hospital by an insured person.

Community Rating Stamp Duties

Community Rating Stamp Duties (Contract Type)	Non-Advanced	Advanced
Adult (18 and over)	€177	€444
Child (17 and under)	€59	€148

Rates Applying for Contracts Commencing/Renewing from 1 April 2020

Risk Equalisation Premium Credits

Contract Type	Non-Advanced		Advanced	
	Male	Female	Male	Female
65-69	€350	€225	€1,150	€675
70-74	€575	€425	€1,850	€1,300
75-79	€850	€625	€2,650	€1,950
80-84	€1075	€775	€3,350	€2,525
85+	€1,225	€925	€4,300	€3,025

A hospital bed utilisation credit of €100 is paid in respect of each qualifying night spent in hospital by an insured person. A hospital utilisation credit of €75 is paid in respect of each qualifying day admission to a hospital by an insured person.

Community Rating Stamp Duties

Community Rating Stamp Duties (Contract Type)	Non-Advanced	Advanced
Adult	€157	€449
Child	€52	€150

Appendix F

Lifetime Community Rating Statistics

Lifetime Community Rating Loadings Paid

Year	Number of Lives	Loadings Paid
2017	26,136	€4.5m
2018	38,755	€6.9m
2019	52,653	€9.8m

Notes:

Ualithe um Pobalratu Saoil a focadh

<i>Bliain</i>	<i>Lion na Saoita</i>	<i>Ualithe foctha</i>
2017	26,136	€4.5m
2018	38,755	€6.9m
2019	52,653	€9.8m

Rátaí is Infheidhme maidir le Conarthaí a Thosaíonn/A Athnuaitear ón 1 Aibreán 2020

Creidmheasanna Prímhéanna um Chomhionannú Riosca

Cineál an Chonartha	Fir Gan Chumhdach Breise	Mná Gan Chumhdach Breise	Fir Le Cumhdach Breise	Mná Le Cumhdach Breise
65-69	€350	€225	€1,150	€675
70-74	€575	€425	€1,850	€1,300
75-79	€850	€625	€2,650	€1,950
80-84	€1075	€775	€3,350	€2,525
85+	€1,225	€925	€4,300	€3,025

foctar creidmheas úsáide ospidéal de €100 maidir le gach oíche cháilithe a chaitheann duine faoi árachas in ospidéal. foctar creidmheas úsáide ospidéal de €75 maidir le gach lá iontrála cáilithe a chaitheann duine faoi árachas in ospidéal.

Dleachtanna Stampála Pobalraithe

Dleachtanna Stampála Pobalraithe (Cineál an Chonartha)	Gan Chumhdach Breise	Le Cumhdach Breise
Adult	€157	€449
Child	€52	€150

Rátaí is Infheidhme maidir le Conarthar a Thosáil/a Athnaithe ar 1 Aibreán 2018 go dtí an 31 Márta 2019

Creidmheasanna Prímhanna um Chomhionannú Riosca

Cineál an Chonartha	Fir	Mná	Fir	Mná
65-69	€400	€300	€1,000	€650
70-74	€725	€550	€1,750	€1,250
75-79	€1,075	€850	€2,550	€1,925
80-84	€1,450	€1,150	€3,450	€2,700
85 +	€2,175	€1,450	€4,975	€3,350

foctar creidmheas úsáide ospidéal de €100 maidir le gach oíche cháilithe a chaitheann duine faoi árachas in ospidéal. foctar creidmheas úsáide ospidéal de €50 maidir le gach lá iontrála cáilithe a chaitheann duine faoi árachas in ospidéal.

Dleachtanna Stampála Pobalrátaithe

Dleachtanna Stampála Pobalrátaithe (Cineál an Chonartha)	Gan Chumhdach Breise	Le Cumhdach Breise
Adult (18 and over)	€177	€444
Child (17 and under)	€59	€148

Rátaí is Infheidhme maidir le Conarthar a Thosáil/a Athnaithe ar 1 Aibreán 2019 go dtí an 31 Márta 2020

Creidmheasanna Prímhanna um Chomhionannú Riosca

Cineál an Chonartha	Fir	Mná	Fir	Mná
65-69	€400	€275	€1,050	€700
70-74	€650	€475	€1,775	€1,225
75-79	€925	€725	€2,775	€1,900
80-84	€1,050	€925	€3,300	€2,475
85 +	€1,350	€1,075	€4,600	€3,100

foctar creidmheas úsáide ospidéal de €100 maidir le gach oíche cháilithe a chaitheann duine faoi árachas in ospidéal. foctar creidmheas úsáide ospidéal de €50 maidir le gach lá iontrála cáilithe a chaitheann duine faoi árachas in ospidéal.

Dleachtanna Stampála Pobalrátaithe

Dleachtanna Stampála Pobalrátaithe (Cineál an Chonartha)	Gan Chumhdach Breise	Le Cumhdach Breise
Aosach (18 mbliana agus níos sine)	€177	€444
Leabh (17 agus níos óige)	€59	€148

Gnóthais Ballraíochta Oscailte

1. Irish Life Health DAC (ag trádáil mar Irish Life Health);
2. Elips Versicherungen AG (Elips Insurances Ltd.) (ag trádáil mar Laya Healthcare);
3. H.S.F. Health Plan Limited (ag trádáil mar Hospital Saturday Fund);
4. Vhi Insurance DAC (ag trádáil mar Vhi Healthcare); agus
5. An Bord Arachais Sláinte Shaorálai

Gnóthais Ballraíochta Teoranta

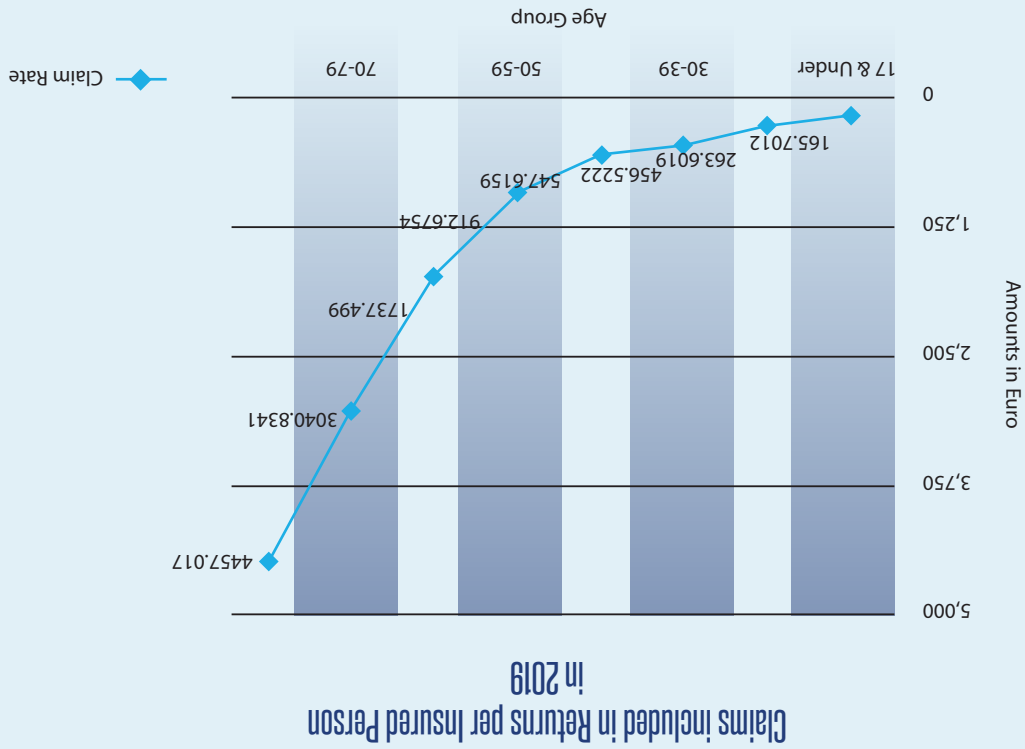
1. Cumann Coigilitis Míochaine Fhoireann BSL;
2. Cumann Míochaine Saorálach Goulding;
3. Ciste Carthanachta Fhoireann Lasmuigh Chuideachta Arachais Bheatha na hÉireann cpt;
4. Cumann Cúnamh Mhíochaine Bheatha na hÉireann;
5. Ciste Carthanachta Foirne Chomhlacht na hÉireann/an Gael-Chomhlacht Náisiúnta um Arachas;
6. Cumann Cúnamh Mhíochaine na nOifigeach Príosúin; agus
7. Cumann Arachas Sláinte Naomh Pól an Gharda Stochána

Leis an tábla a leanas taispeántar conas a d'athraigh struchtúr aoise an mhargaidh ó dheireadh 2016. Tá na táblaí sa chuid seo bunaithe ar an bhfaisnéis a cuireadh ar ais ó Gníothais Ballraíochta Oscailte. Tá na sonraí sna tuairiscéilín sin éagsúil ó na sonraí a bhí cuimsithe i dtáblaí roimhe seo sa mhéid nach gcuimsítear daoine leo a bhfuil tréimhsí feithimh tosaigh á gcur isteach acu, mar aon le daoine atá faoi árachas le Gníothais Ballraíochta Teoranta agus daoine atá faoi árachas ag táirgí nach bhfuil faoi réir ag díleacht stampála árachais sláinte agus ag na creidmheasanna sláinte a bhaineann le haois.

Aoisghrúpa	Líonta faoi árachas i 000!			
	2016	2017	2018	2019
0-17	481	481	494	504
18-29	217	221	234	248
30-39	292	285	287	289
40-49	326	328	337	346
50-59	284	286	290	296
60-69	232	236	240	245
70-79	141	149	157	165
80+	60	63	67	72

Leis an tábla a leanas taispeántar conas a d'athraigh sciartha den mhargadh de réir aoise ag deireadh 2019. Tagrúitear sa tábla thíos do Gníothais Ballraíochta Oscailte amháin agus níl Gníothais Ballraíochta Teoranta san áireamh leis.

Aoisghrúpa	Irish Life Health %	Laya Healthcare %	Vhi Healthcare %
0-49	23%	28%	49%
50-59	21%	27%	53%
60-69	20%	29%	51%
70-79	14%	27%	59%
80+	8%	15%	76%
Total	21%	27%	52%



Tábla 2: Ioncam ó Phrímhéanna

Bliain	Ioncam lomlán (€m)
2002	821.9
2003	978.2
2004	1,061.1
2005	1,152.7
2006	1,299.5
2007	1,477.8
2008	1,652.2
2009	1,846.7

Airítear le € HSF ó 2011 nuair a chláraíodh iad ar dtús leis an Udarásy were first registered with the Authority

Tábla 3: Sciartha den Mhargadh+

Leis an tábla a leanas taispeántar conas a d'athraigh sciaranna den mhargadh ó bunaidh an tUdarás..

Bliain	Ioncam lomlán (€m)
2010	1,949.1
2011	2,061.4
2012	2,240.7
2013	2,388.5
2014	2,444.9
2015	2,462.4
2016	2,528.0
2017	2,655.0
2018	2,678.4
2019	2,716.5

Nollaig	Irish Life Health*+	Laya Healthcare**	Vhi Healthcare	GloHealtht	Gnóthais Ballraíochta Teoranta***
2001	-	13%	82%	-	5%
2002	-	15%	80%	-	5%
2003	-	17%	78%	-	5%
2004	-	19%	76%	-	5%
2005	1%	21%	74%	-	4%
2006	3%	21%	72%	-	4%
2007	5%	21%	70%	-	4%
2008	8%	22%	67%	-	4%
2009	10%	23%	63%	-	4%
2010	14%	21%	62%	-	4%
2011	18%	21%	57%	-	4%
2012	17%	22%	56%	1%	4%
2013	15%	23%	54%	4%	4%
2014	15%	23%	53%	5%	4%
2015	14%	26%	51%	5%	4%
2016	14%	26%	50%	6%	4%
2017	20%	26%	50%	-	4%
2018	20%	26%	50%	-	4%
2019	20%	26%	50%	-	4%

+ Lonta atá cumhdaithe le cumhdach other cónaitheach

* Maidir le 2015 agus na blianta roimhe sin tagraíonn na sonraí do Aviva Health Roimh 2008, tugadh VIVAS Health air.

** Maidir le 2012, is ionann na sonraí agus súim sciartha den mhargadh de chuid Quinn Insurance Ltd (Faoi Riarachán) agus Elips Insurance Ltd. Bainneann na blianta roimhe le Quinn Healthcare nó le BUPA Ireland (2006 agus roimhe sin).

*** Den mhórchuid, cuirtear leo sin scéimeanna an Gharda Síochána, BSL agus Oifigeach Píoslín.

+ Cheannaigh Irish Life GloHealth in 2017. Cheannaigh Irish Life Aviva Health in 2016.

Statisticí a Bhaineann leis an Margadh Araichais Sláinte Phríobháidigh in Éirinn, 2019

Tabla 1: Daoine faoi Araichas ^{6,7}

An Bhlaín dar Crioche	Líon Iomlán na ndaoine faoi Araichas (000í)	Cumhdach Araichais Sláinte Phríobháidigh mar % den Daonra
Nollaig 2001	1,871	48.2%
Nollaig 2002	1,941	49.2%
Nollaig 2003	1,999	49.8%
Nollaig 2004	2,054	50.2%
Nollaig 2005	2,115	50.4%
Nollaig 2006	2,174	50.3%
Nollaig 2007	2,245	50.5%
Nollaig 2008	2,297	50.9%
Nollaig 2009	2,260	49.7%
Nollaig 2010	2,228	48.8%
Nollaig 2011	2,163	47.2%
Nollaig 2012	2,099	45.6%
Nollaig 2013	2,049	44.3%
Nollaig 2014	2,025	43.4%
Nollaig 2015	2,122	45.0%
Nollaig 2016	2,152	45.2%
Nollaig 2017	2,174	45.1%
Nollaig 2018	2,220	45.5%
Nollaig 2019	2,276	46.0%

⁶ Baineann na figiúirí uile leis an margadh arachais sláinte príobháidigh iomlán, i. gnóthais rollaithe oscailte agus gnóthais theoranta.

⁷ Déantar sonraí an daonra a fhoinsíú ó mheastacháin daonra bhliantúla na Príomh-Oríge Staidrimh, a rinneadh a athbhreithniú i Meán Fómhair 2017 le haghaidh na mblianta 2012 go dtí 2016.

8. Creidínaithe agus Fabhrúithe

	2019	2018
Dleacht stampála neamhthuille	296,160	286,337
Creidmheas préimhe um chomhionannú riosca infoctha	97,252	96,213
Creidmheas úsáide ospidéal infoctha	23,138	20,951
An tUdarás Arachais Sláinte	246	233
416,796	403,734	

9. Soláthar do Chreidmheasanna Úsáide Ospidéal

	2019	2018
Ag tús na bliana	43,220	42,570
A tháinig chun cinn le linn na bliana	140,254	121,140
Arna n-úsáid le linn na bliana	(136,413)	(120,490)
47,061	43,220	

10. Staid Airgeadais an Chiste um Chomhionannú Riosca

De réir an Ráitís ar Ioncam agus Cateachas agus Cúlchiste Ioncaim Choinnithe, ba iad na cúlchistí coinnithe €47.81 m (2018: €39.0m). Tugtar aon bharrachas nó easnamh a thagann chun cinn maidir le tréimhse conartha san am atá caite agus tréimhse reatha san áireamh nuair a dhéantar moltaí don Aire maidir le creidmheasanna um chomhionannú riosca agus dleacht stampála.

Amhail an 31 Nollaig 2019, bhí airgead agus coibhéisí airgid de €291 m (2018: €271 m) i seilbh an Chiste.

11. Nochtadh Leasanna

Ghíac an tUdarás le nósanna imeachta i gcomhréir leis na dtreoirilinté arna n-eisiúint ag an Roinn Cateachais Phoiblí agus Athchóirithe maidir le nochtadh leasanna ag Comhaltai an Udaráis agus chloigh an tUdarás leis na nósanna imeachta sin. Ní raibh aon idirbhearta ann le linn na bliana maidir le gníomhaíochtaí an Chiste ina raibh leas ag Comhaltai an Udaráis.

12. Faomhadh na Ráitís Airgeadais

D'fhaomh an tUdarás na Ráitís Airgeadais an 15 Bealtaine 2020

⁵ Tá an soláthar atá tairfeadta sna ráitís airgeadais ar a laghad chomh láidir leis an meastachán is fearr arna bhaint trí mhodhanna achtúireacha lena nglactar go ginearálta a úsáid móide lamháil neamhchinniteachta de 10%. In 2018 ní dheamadh aon soláthar do lamháil neamhchinniteachta (féach an beartas cuntasíochta maidir le Breithiúnais agus Meastachán um Chuntasíochta Criticiúla le haghaidh sonraí breise).

5. Costais foirne agus costais eile

2019	2018
126	141
Costais tuarastail agus foirne	
Costais oiliúna	7
Táillí Stiúrthóirí	4
Cíos, muirir seirbhíse agus cothabháil	22
Arachas	6
Costais ríomhaireachta agus stáiseanóireachta	5
Costais riaracháin eile	26
Dimheas	15
211	199

Costais athghearrtha an Udarais Arachais Sláinte:

8	9
Iníochadh	
Cuntasalocht	6
Achtúireach	19
Arachas	2
34	36
Costais arna ngearradh go díreach ar an gCiste:	
24	271
Táillí Bainc	
38	271

Costais arna dtabhuú go díreach ag an gCiste:

24	271
271	271

6.

Taiscí gearrthéarma

Cuimsítear le taiscí gearrthéarma infheistíochtaí i nótaí státchiste arna n-eisiúint ag Gníomhaireacht Bainistíochta an Chisteáin Náisiúnta. Is ionann nótaí státchiste agus nótaí úsmhara gearrthéarma. Is féidir farasbarr ioncaim, caipitíl nó sochair eile a fháighítear nach bhfuil de dhíth láithreach chun críocha an Chiste a infheistiú i nótaí státchiste. Sa timpéallacht ráta íseal úis reatha ní dhearnadh aon ús a thuilleamh ar na Nótaí Státchiste don tréimhse (2018: €0.00).

7. Réamh-focailochtaí agus féichínáithe eile

2019	2018
56,349	55,454
Creidmheas préimhe um chomhionannú riosca nach dtairfeadtar mar chaitéachas	
164,140	159,710
Dleacht stampála fabhráithe infhála	
220,489	215,164

2. Ioncam

Ioncam gnóthais chláráithe foclochtairí dleachta stampála maidir le polasaithe a thosáil nó a dhéantar a athnuachan an 1 Eanáir 2013 nó tar éis an dáta sin leis na Coimisinéirí Ioncam agus aistriú na siad an t-airgead go dtí an Ciste ina seal féin.

	2019	2018
	€'000	€'000
Dleacht stampála arna hloc leis an gCiste	757,721	737,603
Gluaiseacht um dhleacht stampála infhála sa bhliain	4,430	1,997
Gluaiseacht um dhleacht stampála neamhthuille sa bhliain	(9,823)	(7,098)
	752,328	732,502

3. Creidmheas préimhe um chomhionannú riosca

	2019	2018
	€'000	€'000
foclochtairí le gnóthais chláráithe	602,816	610,386
Gluaiseacht um chreidmheas préimhe um chomhionannú riosca infoctha le gnóthais chláráithe sa bhliain	1,038	3,000
Gluaiseacht um chreidmheas préimhe um chomhionannú riosca nach bhfuil tairfeadta mar chaiteachas sa bhliain	(895)	3,667
	602,959	617,053

4. Creidmheas úsáide ospidéal

	2019	2018
	€'000	€'000
foclochtairí le gnóthais chláráithe	134,226	117,977
Gluaiseacht um chreidmheas úsáide ospidéal infoctha le gnóthais chláráithe sa bhliain	2,187	2,513
Gluaiseacht um sholáthar creidmheasa úsáide ospidéal sa bhliain	3,841	650
	140,254	121,140

árachais ábhartha nach bhfuil in éag ag an dáta tuairiscithe. Taifeadtar an méid sin mar dhleacht stampála neamhthuille ag an dáta tuairiscithe (féach **Nóta 8** - Creidimhíneithe agus Fabhrúithe).

Aithint Cateachais

Aithnítear cateachas sna ráitis airgeadais ar an mbonn fabhráithe de réir mar a thabharfaítear é.

Creidimheas príomha um chomhionannú riosca

Tugtar minú do chreidimheas príomha um chomhionannú riosca ar bhonn fabhráithe. Eilíonn gnóthais chláráithe creidimheas príomha um chomhionannú riosca ón gCiste ar bhonn míosuill. D'fhonn an méid le haithint mar chateachas sa bhliain airgeadais a chinneadh, déantar na hicaloicéid ón gCiste a choigeartú chun na nithe a leanas a thabhairt san áireamh:

- Na méideanna arna n-éileamh agus atá iníoctha le gnóthais chláráithe nach bhfuil íoctha ag an dáta tuairiscithe.

- Creidimheas príomha um chomhionannú riosca nach dtaifeadtar mar chateachas - focann mórchuid na ndaoine polasáithe árachais trí thráthchodanna míosúla nó ar bhonn bliantúil roimh ré. Taifeadtar creidimheasanna a éilítear maidir le tráthchodanna míosúla mar chateachas sa mhí lena mbaineann an t-éileamh. Taifeadtar creidimheasanna a éilítear maidir le polasáithe a foctar ar bhonn bliantúil roimh ré mar chateachas go haonfhoirmeach thar dhá mhí déag an chonartha. Ag an dáta tuairiscithe aithnítear aon mhéideanna a focadh le gnóthais chláráithe nach ndearnadh a thaifeadadh mar chateachas mar fhéichíunai (féach **Nóta 7** - Réamhicaloicéid agus Féichíunáithe Eile)

Breithiúnais agus Meastacháin um Chuntasaíocht Chriticiúla

Trí ullmhúcháin na ráiteas airgeadais éilítear ar an lucht bainistíochta breithiúnais, meastacháin agus toimhdí a dhéanamh ag a bhfuil tionchar ar na méideanna a thuariscítear le haghaidh sócmhainní agus dliteanas ag an dáta tuairiscithe agus ar na méideanna a thuariscítear le haghaidh ioncaim agus cateachais le linn na bliana. Mar gheall ar nádúr an mheastacháin, áfach, d'fhéadfaidh na torthaí iarbhír a bheith difriúil leis na meastacháin sin. Seo a leanas na breithiúnais a raibh an tionchar is suntasaí acu ar na méideanna a aithnítear sna ráitis airgeadais.

Ba cheart go mbeadh leibhéal na gcuilchistí maidir le héilimh sa todhchaí chomh láidir ar a laghad leis an meastachán is fearr agus ba cheart i gcónaí go mbeadh siad imleor chun dliteanas ar bith a chumhdach a thagann chun cinn maidir le babhtai ospidéal atá le héileamh fós chomh fada agus is féidir a réamh-mheas go réasúnta. Déantar an soláthar do chreidimheas úsáide ospidéal a ríomh bunáithe ar chomhairle achtúireach neamhspleách agus roinnt teicnící achtúireacha lena nglactar go ginearálta a n-úsáid chun teacht ar an meastachán láir agus ar raon de mheastacháin réasúnta. Tá an soláthar atá taifeadta sna ráitis airgeadais ar a laghad chomh láidir leis an meastachán is fearr arna bhaint trí mhodhanna achtúireacha lena nglactar go ginearálta a úsáid móide lamháil neamhchinníochta de 10%. Rinneadh an lamháil neamhchinníochta de 10% a threorú ag leibhéal na neamhchinníochta sa soláthar agus ag na neamhchinníochta sa timpallacht éileamh.

Creidimheas úsáide ospidéal

Tugtar minú do chreidimheas úsáide ospidéal ar bhonn fabhráithe. D'fhonn an méid le haithint mar chateachas sa bhliain airgeadais a chinneadh, déantar na hicaloicéid ón gCiste a choigeartú chun na nithe a leanas a thabhairt san áireamh:

- Na méideanna arna n-éileamh agus atá iníoctha le gnóthais chláráithe nach bhfuil íoctha ag an dáta tuairiscithe.

- Soláthar do chreidimheas úsáide ospidéal a tháinig chun cinn maidir le babhtai ospidéal a tharla sa bhliain airgeadais ach nach raibh éileamh déanta ina leith ag gnóthais chláráithe ag deireadh na bliana. Meastar leis an soláthar go mbíonn líon na n-óicheanta agus laethanta a chaitéar i gcóiríocht ospidéal phríobháidigh aonfhoirmeach ar fud conarthaí a thosaíonn ar dhátaí éagsúla agus do dtarlaimhse socraíochta maidir le héilimh haonfhoirmeach ar feadh thréimhse an pholasáil. D'fhéadfaidh an tréimhse socraíochta maidir le héilimh ospidéal athrú go suntasach. Mar thoradh air sin, uaireanta déanann gnóthais chláráithe éileamh ar chreidimheas úsáide ospidéal bliain nó níos mó tar éis an bhábhta in ospidéal.
- Coigeartú maidir le soláthar gann nó ró-sholáthar do chreidimheasanna nár éilíodh maidir le blianta airgeadais roimhe atá fós amuigh ag an dáta tuairiscithe.

An Ciste um Chomhionannú Riosca

Notár (ata ina gcuid de na ráitis airgeadais)

1. Beartais Chuntasáiochta

Tá na beartais chuntasáiochta shuntasacha a cuirtear i bhfeidhm in ullmhúchán na ráiteas airgeadais seo leagtha amach thíos. Cuirtear na beartais sin i bhfeidhm go comhshreasach maidir le gach bliain atá curtha i láthair mura bhfuil a mhalairt luaithe.

Bonn an Ullmhúcháin

Ullmhíodh na ráitis airgeadais agus Caidhdeán Tuairiscithe Airgeadais 102 "An Caidhdeán Tuairiscithe Airgeadais ar Infeidhme sa RA agus i bPoblacht na hÉireann" ("FRS 102"), a chomhlíonadh. Ullmhíodh na ráitis airgeadais ar bhonn fabhráithe na cuntasáiochta i gcomhréir le prionsabail na cuntasáiochta lena nglactar go ginearálta agus faoi choibhinsín an chostais stairiúil.

Cuirtear ráitis airgeadais an Chiste i láthair in euro ("€000") atá ina airgeadra feidhmiúil freisin den Chiste.

Faisnéis Ghinearálta

Imeadh foráil san Acht Arachais Sláinte 1994, mar a leasíodh ag an Acht Arachais Sláinte (leasú) 2012, do chomhionannú riosca trína bhfaighneann gnóthais chláraithe creidimheasanna maidir le haicmi áirithe de dhaoine faoi árachais ionas na mballíon siad préimh atá iníoctha maidir le hárachas sláinte a sholáthar don duine aonair. Rinneadh foráil san Acht 2012 do bhunú an Chiste.

Tá an tUdarás freagrach as bunú, as riar agus as coimeád an Chiste. Tá Comhaltai an Udarás freagrach as na ráitis airgeadais don Chiste a tháirgeadh agus a fhaomhadh. Tá an tUdarás freagrach as gach idirbheart an Chiste a údarú agus a fhaomhadh. Tá sonraí faoi chórais rialachais agus rialaithe an Udarás leagtha amach sa Ráitis ar Rialú Imhédach agus sa Ráiteas ar Rialachas atá nochtá i ráitis airgeadais an Udarás.

Rinneadh foráil san Acht go n-íoctar gach díleacht stampála a íoctar de thairbhe Alt 125A den Acht Comhdhúite Díleachtanna Stampa 1999 maidir le conarthar árachais sláinte a thosáil an 1 Eanáir 2013 nó tar éis an dáta sin isteach sa Chiste.

Airítear le hÍocfóchtar as an gCiste:

- Creidimheas préimhe um chomhionannú riosca - ní aon tionchar ag an leibhéal riosca a chruthaítear le tomhaltóir áirithe do ghnóthas cláraithe ar an bpréimh a íoctar. Gearrtaí an phréimh chéanna ar gach duine aonair faoi árachas le haghaidh pleán áirithe, beag beann ar aois, inscne agus ar staid reatha a sláinte nó ar staid dhóichúil a sláinte sa todhchathair faoi réir ag eisceaachtai maidir le leanaí faoi 18 mbliana d'aois, lascaí do bhaill i ngrúpscemeanna, aosáigh óga agus ualaithe pobalráitithe saoil. Déantar foráil leis an gCiste go bhfaighneann gnóthais chláraithe préimheanna níos airde maidir le daoine scothaosta, nach mbíonn chomh sláintiúil go ginearálta, a chur faoi árachas agus íoctar an méid níos airde trí bhíthin creidimheas préimhe um chomhionannú riosca ón gCiste. Athraíonn leibhéal na gcreidimheasanna um chomhionannú riosca atá iníoctha ón gCiste maidir le préimheanna ar bhonn aoise, inscne agus leibhéal an chumhdáigh.

- Creidimheas úsáide ospidéal - tá méid seasta iníoctha ón gCiste maidir le gach tréimhe a chaitheann duine faoi árachas i gcoiríocht in ospidéal príobháideach nó in ospidéal atá cistithe go poiblí nuair a bhíonn muirear iníoctha faoi Alt 55 den Acht Arachais Sláinte 1970 maidir lena leithéid de thréimhe.

Tréimse Chuntasáiochta

Baineann na ráitis airgeadais leis an mbliain ón 1 Eanáir 2019 go dtí an 31 Nollaig 2019.

Ioncam

- Aithnítear ioncam ó Dhíleacht Stampála sna ráitis airgeadais thar théarma an chonarthar árachais ábhartha, a mheastar le bheith dhá mhí déag i ngach cás. Iocann gnóthais chláraithe díleacht stampála ar pholasáithe a thosaíonn an 1 Eanáir 2013 nó tar éis an dáta sin leis na Coimisinéirí Ioncaim ar bhonn ráithiúil. Ansin íoctar an díleacht stampála isteach sa Chiste. Déantar fáiltas an Chiste sa bhliain airgeadais a choigeartú chun na nithe a leanas a thabhairt san áireamh:
- Díleacht stampála arna fabhrú atá ina díleacht stampála atá amuigh agus dílte don Chiste ag deireadh na bliana agus atá ina méideanna iníoctha ag gnóthais chláraithe maidir leis an ráithe dheireanach den bhliain airgeadais. Tairfeadtar an méid sin atá dílte mar fhéichíunai de chuid an Chiste.
- Is ionann díleacht stampála neamhthuíllte agus cion measta na díleachta stampála a íocadh leis an gCiste le linn na bliana airgeadais arna fabhrú ag deireadh na bliana a bhaineann le téarma na gconarthar

2019 2018
€'000 €'000

Réiteach an (easnamh)/bharrachais le		glan-insreabhadh airgid ó ghníomhaíochtaí oibríúcháin	
	Barrachas ioncaim oibríúcháin thar chaiteachas		
	/ (caiteachas thar ioncam) don bhliain	8,844	(5,962)
	(Méadú) / Laghdú ar fhéichíunaithe	7	(5,325)
	Méadú ar chreidíunaithe	8 & 9	16,903
			13,039
			1,670
			13,039
			8,747

Insreabhadh airgid ó ghníomhaíochtaí infheistíochta

Us bainc faighte

Glan-insreabhadh airgid ó ghníomhaíochtaí infheistíochta

Méadú ar airgead agus ar choibhéisí airgid

Airgead agus coibhéisí airgid amhail an 1 Eanáir

Airgead agus coibhéisí airgid amhail an 31 Nollaig

Méadú ar airgead agus ar choibhéisí airgid

Sheelagh Malin
Cathaoirleach

Michael A. O'Sullivan
Comhalta

2 Meitheamh 2020

Data

Tá Nótaí 1 go 12 ina gcuid de na Ráitis Airgeadais seo

An Ciste um Chomhionannú Riosca

Ráiteas ar Staid an Airgeadais amháil an 31 Nollaig 2019

2018 2019
 €'000 €'000

	2018	2019	
Sócmhainní reatha			
Taiscí gearrthéarma	270,693	291,138	6
Airgead agus coibhéisí airgid	63	40	
Réamh-focailochtaí agus feichínúnaíthe eile	215,164	220,489	7
	485,920	511,667	

	2018	2019	
Creidúnaithe (meideanna atá díte laistigh de bhliain amháin)			
Creidúnaithe agus fabhrúithe	(403,734)	(416,796)	8
Soláthar do chreidimheasanna úsáide ospidéil	(43,220)	(47,061)	9
	(446,954)	(463,857)	

	2018	2019
Glansócmhainní	38,966	47,810
Ag ionadú		
Cúlchistí ioncaim choinníthe	38,966	47,810

(Signature)

Sheelagh Malin
 Cathaoirleach

Michael A. O'Sullivan
 Comhalta

(Signature)

2 Meitheamh 2020
 Dáta

Tá Nótaí 1 go 12 ina gcuid de na Ráitís Airgeadais seo

An Ciste um Chomhionannú Riosca

Ráiteas ar Ioncam agus Cateachas agus Cúlchistí Ioncaim Choinnithe don bhliain dar críoch an 31 Nollaig 2019

Notes

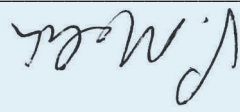
12 mhí
críoch an 31
Nollaig,
2019
€'000

12 mhí
críoch an 31
Nollaig,
2018
€'000

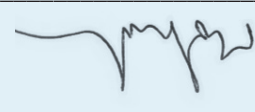
Ioncam				
Dleacht stampála	2	752,328	732,502	
Cateachas				
Creidmheas préimhe um chomhionannú riosca	3	602,959	617,053	
Creidmheas úsáide ospidéal	4	140,254	121,140	
Costais foirne agus costais eile	5	271	271	
Cateachas iomlán		743,484	738,464	

Barrachas an ioncaim thar chateachas / (cateachas thar ioncam)		8,844	(5,962)	
Investment Income		-	-	

Barrachas / (Easnamh) don bhliain			
Cúlchistí ioncaim choinnithe ag tús na bliana		38,966	44,928
Cúlchistí ioncaim choinnithe ag deireadh na bliana		47,810	38,966



Sheilagh Mallin
Cathaoirleach



Michael A. O'Sullivan
Comhalta

2 Meitheamh 2020
Dáta

Tá Nótaí 1 go 12 ina gcuid de na Ráitís Airgeadais seo

I ndáil le m'iniúchadh ar na ráitis airgeadais, ceanglaítear orm faoi na SAanna faisnéis eile atá ann a léamh agus ag déanamh amhlaidh, a mheas cibé acu an bhfuil nó nach bhfuil an fhaisnéis eile neamhréir go hábhartha leis na ráitis airgeadais nó leis an eolas a fuarthas le linn an iniúchta, nó má bhíonn sé míthuairiscithe go hábhartha ar bhealach ar bith eile. Má chinim, bunaithe ar an obair a rinne mé, go bhfuil míthuairisc ábhartha san fhaisnéis eile, ceanglaítear orm é sin a thuairiscíú.

Tuairiscíú ar chúrsaí eile

Déantar m'iniúchadh faoi threoir na mbreithnithe speisialta atá ceangailte ar na comhlachtaí Stáit i dtaca lena mbainistíocht agus oibriú. Tuairiscim má tá cúrsaí ábhartha ar bith ann i dtaca leis an dóigh inar stiúradh an gno

Féachaim le fianaise a fháil maidir le rialtacht na n-dirbheart airgeadais le linn an iniúchta. Tuairiscim má tá cás ábhartha ar bith ann nár cuireadh airgead poiblí i bhfeidhm chun na críocha dá raibh sé beartaithe nó i gcás nár chloigh na hidirbhearta leis na húdaráis a rialaíonn iad.

Déanann tuairisc trí eisceacht ar an meíd seo a leanas, má cheapaim

- mura bhfaighim an fhaisnéis agus na míniúcháin ar fad a theastaim uaim d'iniúchadh, nó
- mura raibh na taifid chunatasalochta dóthanach le hiníúchadh a dhéanamh go héasca agus go cuí ar na ráitis airgeadais, nó
- mura dtagann na ráitis airgeadais leis na taifid chunatasalochta.

Leagtar amach fragrachtair chomhaltair an Udarais sa ráiteas maidir le fragrachtair. Tá comhaltair an Udarais fragrachtair as

- ullmhú na ráiteas airgeadais san fhoirm atá forordaithe faoi alt 11 D (8) den Acht
- a chinntiú go dtugtar léargas fíor agus cóir sna ráitis airgeadais i gcomhréir le FRS 102
- rialacht na n-ídirbheart a chinntiú
- a mheasú na bhfuil úsáid bhonn an ghnóthais leantair maidir le cuntasairocht cuil nó nach bhfuil, agus an rialú imhánach a dhearbhaionn siad go bhfuil gá leis chun ullmhú na ráiteas airgeadais a éascú a bheidh saor ó mhithuairiscí ábhartha, cibé acu de bharr calaioise nó earráide.

Fragrachtair an Ard-Reachtair Cuntas agus Ciste

Ceanglaítear orm faoi alt 11 D (9) den Acht iniúchadh a dhéanamh ar ráitis airgeadais an Chiste agus tuairisc a thabhairt fúthu do Thithe an Oireachtais.

Is é mo chuspóir agus an-tiniúchadh a dhéanamh agam dearbhú réasúnta a fháil faoi cibé an bhfuil nó nach bhfuil na ráitis airgeadais ina n-íomláine saor ó mhithuairiscí ábhartha de bharr calaioise nó earráide. Leibhéal ard dearbhaithe is ea dearbhú réasúnta, ach ní chinntítear leis go mbráithítear mithuairiscí ábhartha nuair atá sé ann le hiníúchadh a dhéantar i gcomhréir leis na SAanna. D'fhéadfadh mithuairiscí teacht ó chalaiois nó ó earráid agus meastar go bhfuil siad ábhartha i gcás go mbeifí ag súil leo le réasún, ina n-aonar nó sa chomhiomlán, go mbeadh tionchar acu ar chinntí eacnamaíochta na n-úsáideoirí a dhéanfadh siad ar bhonn na ráiteas airgeadais seo.

Mar chuid d'iniúchadh i gcomhréir leis na SAanna, feidhmim breithiúnas gairmiúil agus coimeádaim sceipteachas gairmiúil le linn an iniúchta. Agus amhlaidh a dhéanamh,

- déanamh na rioscaí um mithuairiscí ábhartha sna ráitis airgeadais cibé acu de bharr calaioise nó earráide a shainnítear agus a mheasú; ceapaim agus déanamh níosann imeachta iniúchóireachta atá freagrúil do na rioscaí sin; agus faighim an fhianaise iniúchóireachta ar leor agus ar iomchuí i chun bunús a chur le mo thuairim. Bíonn an riosca mura mbráitear mithuairiscí ábhartha a bhíonn mar thoradh ar chalaiois níos airde ná ceann a bhíonn mar thoradh ar earráid, toisc go bhféadfadh claonpháirteachas, brionnú, easnamh d'aon ghno, mifhianais, nó sárú ar rialú imhánach bheith i gceist le calaiois.
- Faighim tuiscint ar an rialú imhánach a bhaineann leis an iniúchadh chun níosanna imeachta iniúchóireachta a cheapadh atá iomchuí sna cúinsí, ach ní chun tuairim a chur in iúl maidir le héifeachtúlacht na rialuithe imhánacha.
- Déanam mearbhall ar oiriúnacht na mbeartas cuntasairochta a úsáideadh agus réasúntacht na meastachán cuntasairochta agus an nochtála lena mbaineann.
- Déanam cinneadh maidir le hoiriúnacht úsáid bhonn an ghnóthais leantair cuntasairochta agus, ar bhonn na fianaise iniúchóireachta a fhaighim, agus maidir le cibé an bhfuil nó nach bhfuil neamhchinnteacht ábhartha ann a bhaineann le himeachtaí nó le dalair lena gcaithfí amhras suntasach ar chumas an Chiste leanúint ar aghaidh mar ghnóthas leantair. Má chinnim go bhfuil neamhchinnteacht ábhartha ann, tá sé ceangailte orm aird a tharraingt i mo thuarascáil ar an nochtadh gaolmhar sna ráitis airgeadais nó, murar leor an nochtadh sin, mo thuairim a mhionathrú. Tá mo chonclúid bunaithe ar an bhfianaise iniúchóireachta a fhaightear suas go dtí dáta mo thuarascála. Mar sin féin, d'fhéadfadh imeachtaí nó dalair amach anseo bheith ina gcuis leis an gCiste scor de bheith ina ghnóthas leantair.
- Déanam mearbhall ar chur i láthair, struchtúr agus ábhar foriomlán na ráiteas airgeadais, lena n-áirítear an nochtadh, agus cibé an léirítear nó nach léirítear na hidirbhearta agus na himeachtaí bunaidh sna ráitis airgeadais ar mhodh um chur i láthair cothrom.

Cuirim iad siúd a bhfuil freagracht acu as rialachas ar an eolas faoi, i measc cúrsaí eile, raon feidhme agus tráthúlacht dheartaithe an iniúchta agus torthaí suntasach an iniúchta, lena n-áirítear easnamh shuntasacha ar bith sa rialú imhánach a sainnítear le linn m-iniúchta.

Fianaisí seachas na ráitis airgeadais

Ní chumhdáitear i mo thuairim ar na ráitis airgeadais an fhianaisí eile atá curtha i láthair leis na ráitis sin, agus ní chuirim foirm ar bith de chonclúid dearbhaithe in iúl fúthu.

Tuarascáil an Ard-Reachtair Cuntas agus Ciste

Ciste um Chothromú Fiontar

Tuairim ar na ráitis airgeadais

Tá iniúchadh déanta agam ar ráitis airgeadais an Chiste um Chothromú Fiontar don bhliain dar críoch an 31 Nollaig 2019 faoi mar a cheanglaítear faoi fhorálacha alt 11 D (9) den Acht um Arachas Sláinte 1994 (arna leasú). Cuimsítear sna ráitis airgeadais

- an ráiteas ioncaim agus caiteachais agus cúlchisti ioncaim coimeáda
- an ráiteas maidir leis an staid airgeadais
- ráiteas ar shreataí airgeadais agus
- na nótaí gaolmhara, lena n-áirítear achoimre ar bheartais shuntasacha chuntasálochta.

Is é mo thuairim, go dtugtar léargas fíor cóir sna ráitis airgeadais maidir le sócmhainní, dliteanais agus staid airgeadais an Chiste amhail an 31 Nollaig 2019 agus maidir lena ioncam agus lena chaiteachas le haghaidh 2019 de réir an Chaiighdeáin um Thuairiscíú Airgeadais (FRS) 102 — An Caiighdeán um Thuairiscíú Airgeadais is infheidhme sa Ríocht Aontaithe agus i bPoblacht na hÉireann.

Bunús na tuairime

Rinne mé m'iniúchadh ar na ráitis airgeadais i gcomhréir leis na Caiighdeáin Idirnáisiúnta ar Iniúchóireacht (ISAanna) arna bhfógairt ag an Eagraíocht Idirnáisiúnta Vasshoras Iniúchóireachta. Tá cur síos déanta ar mo fhreagrachtaí faoi na caiighdeáin sin san aguisín leis an tuarascáil seo. Táim neamhspleách ar an Udarás Arachais Sláinte agus chomhlíon mé mo fhreagrachtaí eiticíúla eile i gcomhréir leis na caiighdeáin sin.

Credim gur leor agus gur iomchuí an fhianaise iniúchóireachta a fuair mé chun bunús a thabhairt le mo thuairim.

Tuarascáil maidir leis na bhfaisnéis seachas na ráitis airgeadais, agus maidir le cúrsaí eile

Chuir an Udarás Arachais Sláinte faisnéis áirithe eile mar aon leis na ráitis airgeadais an Chiste i láthair. Cuimsítear ann sin an tuarascáil bhliantúil lena n-áirítear ráitis airgeadais an Udarais, an ráiteas um rialachas agus tuarascáil seo chomhatal an Udarais agus an ráiteas maidir le rialú inmheánach. Tá cur síos déanta san aguisín leis an tuarascáil seo ar mo fhreagrachtaí i ndáil leis an bhfaisnéis sin, agus ar chúrsaí áirithe eile ar a dtugann tuairisc trí eisceacht.

Níl rud ar bith le tuairiscíú agam maidir leis sin.

Seamus McCarthy

An Ard-Reachtair Cuntas agus Ciste
5 Meitheamh 2020

Eilítear ar an Udarás Arachais Síainte (“an tUdarás”) le hAit 11D(8) den Acht Arachais Síainte 1994 (mar a leasíodh) (an ‘Acht’) ráitis airgeadais a ullmhú maidir leis an gCiste um Chomhionannú Riosca (“an Ciste”). Agus na ráitis airgeadais sin á n-ullmhú aige, éilítear ar an Udarás:

- Chun beartais chuntasafóichta oiriúnacha a roghnú agus iad a chur i bhfeidhm go comhsheasmhach; Chun breithiúnais agus meastacháin a dhéanamh atá réasúnta agus stuama;
- Chun a lua cé acu an ndearnadh nó nach ndearnadh na ráitis airgeadais a ullmhú i gcomhréir leis na caighdeáin chuntasafóichta is infheidhme, chun na caighdeáin sin a shonrú agus chun an éifeacht agus an chúis maidir le haon imeacht ábhartha ó na caighdeáin sin a lua; agus
- Chun na ráitis airgeadais a ullmhú ar bhonn an ghnóthais leantairigh mura bhfuil sé iomchuí chun a thiomhdú go leanfaidh sé i mbun gnó.

Tá an tUdarás freagrach as tairfid chuntasafóichta imleora a choimeád lena mnítear agus lena dtairfeadtair idirbhearta an Chiste, lena gcumasaitéar sócrú sócmhainní, dliteanas agus staid airgeadais an Chiste le crúineas réasúnta ag am ar bith, agus lena gcuirtear ar a chumas chun a áiritithiú go gcomhlíontar Ait 11D(8) den Acht leis na ráitis airgeadais. Tá an tUdarás freagrach freisin as sócmhainní an Chiste a chosaint agus dá bharr sin as bearta réasúnta a dhéanamh le haghaidh calaois agus mírrialtachtaí a bhraith agus a chosc.

Sheelagh Malin
Cathaoirleach

Michael A. O'Sullivan
Comhalta

2 Meitheamh 2020
Dáta

An Ciste um Chomhionannú Riosca

["an Ciste"]

Tuarascáil agus Ráitis Airgeadais

Clár Abhar

Leathnach

Ráiteas ar Fhreagrachtaí

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Tuarascáil an Ard-Reachtair Cuntas agus Ciste

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Ráitis Airgeadais

54-62

An Ciste um Chomhionannú Riosca Tuarascáil agus Cuntais 2019

5.2 Tuarascáil agus Ráitis Airgeadais an Chiste um Chomhionannú Riosca don bhliain ón 1 Eanáir 2019 go dtí an 31 Nollaig 2019

Chuíg an Aire Sláinte

I gcomhréir le téarmaí an Achta Arachais Sláinte 1994 (mar a leasáidh), cuireann an tUdarás Arachais Sláinte Ráitis Airgeadais an Chiste um Chomhionannú Riosca i láthair don tréimhse 12 mhí dar críoch an 31 Nollaig 2019.

máir le nochtadh leasanna ag Comhaltá an Udarás agus chloigh an tUdarás leis na nósanna imeachta sin. Ní raibh aon idirbhearta ann le linn na bliana máir le gníomhaíochtaí an Udarás ina raibh leas ag Comhaltá an Udarás.

13. An Ciste um Chomhionannú Ríosa

Déantar foráil san Acht Arachais Síainte (Leasú) 2012 do bhunú an Chiste um Chomhionannú Ríosa (an Ciste) ón 1 Eanáir 2013. Iocann arachóirí focalochtaí Dleachta Stampála máir le polasaithe a thosáil nó a dhéantar a athnuachan an 1 Eanáir 2013 nó tar éis an dáta sin leis na Coimisinéirí Ioncam agus aistríonn siad an t-airgead go dtí an Ciste ina seal féin. Iocann an tUdarás Arachais Síainte Creidimheasanna um Chomhionannú Ríosa, thar ceann na dtomhaltóirí, as an gCiste leis na gnóthais árachais síainte. Ullmháitear ráitis airgeadais ar leith máir leis an gCiste ar bhonn bliantúil. Tá an tUdarás freagrach as an gCiste a riar agus a choimeád.

Níl fostaithe ar bith ann atá fostaithe go díreach ag an gCiste. Ghearr an tUdarás costais iomlána de €211,905 (2018: €199,804) máir leis an gCiste le haghaidh 2019 mar a leanas:

Cineál an chostais	Méid iomlán arna athghéarradh ar an gCiste	2019	2018
		€	€
Costais tuarastail agus foirne		137,549	148,365
Cíos, múir seirbhíse agus cothabháil		27,889	17,365
Costais ríomhaireachta agus stáiseanóireachta		4,837	4,661
Costais riaracháin eile		41,630	29,019
Costais chomhairleachta eile		-	394
		211,905	199,804

14. Faomhadh na Ráiteas Airgeadais

D'fhaomh an tUdarás na Ráiteas Airgeadais an 15 Bealtaine 2020.

10.

Soláthar do Phinsin

Oibríonn an tUdarás dhá scéim pinsin: an Scéim Aoisliúntais Fostaithe (le haghaidh fostaithe roimh 2013) agus Scéim Pinsin Aonair na Seirbhíse Poiblí. Tá fostaithe nua uile an Udarás, ar iontrálaithe nua iad chug an Earnáil Poiblí an 1 Eanáir 2013 nó ina dhiaidh sin, ina mbaill den Scéim Pinsin Aonair.

a) Scéim Aoisliúntais Fostaithe

Sínoth Scéim Aoisliúntais Fostaithe an Udarás (i.R. Uimh. 637 de 2016) (“an Scéim”) an 21 Nollaig 2016 ina nglactar leis na Rialacha atá leagtha amach sa Sceideal le Rialacháin 2014 (i.R. Uimh. 582 de 2014) na Rialacha do Bhaill Scéimeanna Pinsin na Seirbhíse Poiblí a bhí ann Cheana mar Scéim chun sochair aoisliúntais a dheonú do bhaill foirne an Udarás, nó ina leith, agus an Cláráitheoir san áireamh, de réir mar is iomchuí.

Socráitear ráta rannfocail an fhóistóra ag 25% de phá inphinsin agus cuirtear iad chun dochair an Ráitis ar loncam agus Cateachas agus Cúlchistí loncaim Choinníthe. Coinnítear na rannfocail carntha do chuntas an Aire Sláinte.

Beidh teidilíochtaí sochair na bhfostaithe ina bhfeidhm dá gcuid seirbhíse leis an Udarás agus dá seirbhís sa státseirbhís nó sa tseirbhís phoiblí roimhe sin, nuair is iomchuí. Ní chisítítear an tUdarás maidir lena a leithéid de theidilíochtaí sochair. Faoi threoir ón Aire Sláinte, ní dhearnadh soláthar do shochair iníochta i mblianta le teacht.

b) Scéim Pinsin Aonair na Seirbhíse Poiblí

Tá foireann nua arna fostu ag an Udarás tar éis an 1 Eanáir 2013 ina mbaill de Scéim Pinsin Aonair na Seirbhíse Poiblí i gcomhréir leis an Acht um Pinsin na Seirbhíse Poiblí (Scéim Aonair agus Forálacha Eile), 2012. Déanann an tUdarás na hasbhaintí riachtanacha as tuarastail le haghaidh na foirne atá ina cuid den scéim. Aistrítear rannfocailíochtaí fostaithe agus fóistóra go dtí an Roinn Cateachais Poiblí agus Athchóirithe ar bhonn míosúil i gcomhréir leis an Acht um Pinsin na Seirbhíse Poiblí (Scéim Aonair agus Forálacha Eile), 2012.

Seo a leanas an soláthar carntha do phinsin ag deireadh na bliana:

	2019	2018
Ag tús na tréimhe	2,230,767	2,042,032
Rannfocailíochtaí na bhFostaithe (arna n-asbhaint as tuarastail)	16,836	25,350
Rannfocailíochtaí an Fhóistóra (Nóta 3)	84,988	163,385
Coigeartú ar Rannfocailíochtaí	(70,925)	-
Pinsin Íochta	(52,888)	-
Iomlán	2,208,778	2,230,767

Toisc go ndearnadh rannfocailíochtaí an fhóistóra faoi Scéim Pinsin Aonair na Seirbhíse Poiblí a rangú mar rannfocailíochtaí aoisliúntais an fhóistóra thar an tréimhe 2014 go 2018, rinneadh ró-sholáthar do rannfocailíochtaí pinsin an fhóistóra. Mar thoradh air sin rinneadh áibhéil faoin soláthar do phinsin thar an tréimhe faoi €70,925. Tugadh faoi sin i ráitis airgeadais 2019

In 2019, asbhaineadh €11,669 (2018: €6,806) as an bhfoireann maidir le Scéim Pinsin Aonair na Seirbhíse Poiblí agus aistríodh an tsuim sin go dtí an Roinn Cateachais Poiblí agus Athchóirithe. Aisíocadh €35,111 (2018: €1,806) mar rannfocailíochtaí an fhóistóra leis an Roinn freisin.

11.

Gealltanas Chaiptíúla

Ní raibh aon ghealltanas ann maidir le cateachas caipitíúil amhail an 31 Nollaig 2019.

12.

Nochtadh um Páirtithe Gaolmhara

Ghlac an tUdarás le níosana imeachta i gcomhréir leis na dtreoirínte arna n-eisiúint ag an Roinn Airgeadais

	2019	2018
Ioncam infhala ó thobhaigh (Nóta 2)	608,284	580,627
Ús fabhráithe	367	4,633
Réamh-focail agus feichúnaithe eile	40,392	37,039
Cártaí Taisc	2,673	1,400
An Ciste um Chomhionannú Riosca	247,142	232,520
898,858	856,219	

	2019	2018
Creidúnaithe agus fabhráithe trádála	666,143	606,733
Soláthar do phinsin (Nóta 10)	2,208,778	2,230,767
Tobhach pinsin	4,174	2,427
Scéim Pinsin Aonair na Seirbhíse Poiblí	11,348	2,444
IMAT/ASPC	8,199	18,790
Cáin Shiarchoinneálach ar Sheirbhísí Gairmiúla	5,337	33,415
Cáin Bhreisluacha	2,605	375
2,906,584	2,894,951	

Tá oifigí glactha ar cíos ag an Udarás Arachais Sláinte ag Teach na Canála, Bóthar na Canála, Baile Atha Cliath 6 ar chostas €50,000 in aghaidh na bliana. Ghlac an tUdarás léasa 10 mbliana le haghaidh na n-oifigí i mBealtaine 2012. Chomhaontaigh an tUdarás chun an léasa a threigean go luath agus fágfaidh sé an t-áitreabh i mBealtaine 2020. Aisíocadh suim de €250,000 leis an Udarás.

Ag deireadh na bliana, tá na gealltanais a leanas ag an Udarás atá díte mar a leanas:

	2019	2018
laistigh de 1 bhliain	18,750	68,000
Níos faide na bliain amháin ach laistigh de 5 bliana	-	164,333
Níos faide ná 5 bliana	-	-
18,750	232,333	

Tá oifigí glactha ar cíos ag an Udarás Arachais Sláinte ag Teach Lána BeauX, Sráid Mercer lochtarach, Baile Atha Cliath 2, ar chostas €19,655 le haghaidh an áitribh mar aon le dhá spás pháircála ar chostas €8,920. Ghlac an tUdarás léasa 10 mbliana le haghaidh na n-oifigí i nDeireadh Fómhair 2019.

Ag deireadh na bliana, tá na gealltanais a leanas ag an Udarás atá díte mar a leanas:

	2019	2018
laistigh de 1 bhliain	228,575	-
Níos faide na bliain amháin ach laistigh de 5 bliana	914,300	-
Níos faide ná 5 bliana	1,104,779	-
2,247,654	-	

	Amhail an 31 Nollaig 2019	Amhail an 31 Nollaig 2018	Amhail an 31 Nollaig 2019	Amhail an 31 Nollaig 2018	Amhail an 31 Nollaig 2019	Amhail an 31 Nollaig 2018	Amhail an 31 Nollaig 2019	Amhail an 31 Nollaig 2018
Costas								
Amhail an 31 Nollaig 2018	73,624	28,090	333,442	51,383	786,539	73,624	328,090	333,442
Breiseáin le linn na bliana	11,556	1,050	-	-	-	3,542	1,470	231,117
Díscartrí le linn na bliana	(15,982)	(1,592)	-	-	(904)	(904)	-	-
Trealamh	69,198	327,548	333,442	51,383	781,571	69,198	326,620	102,325
Ríomhaireachta								
Amhail an 31 Nollaig 2019	56,722	326,124	209,371	51,383	643,600	56,722	326,620	102,325
Muiréar don bhliain	6,632	732	77,031	475	84,870	6,632	1,470	231,117
Dímeas ar dhíscartrí	(15,982)	(1,592)	-	-	(17,574)	(15,982)	-	-
Dimheas	66,072	326,984	132,340	50,908	576,304	66,072	325,121	101,186
Amhail an 31 Nollaig 2018	66,072	326,984	132,340	50,908	576,304	66,072	325,121	101,186
Muiréar don bhliain	5,624	1,863	31,154	7,826	46,467	5,624	1,863	31,154
Dímeas ar dhíscartrí	(904)	-	-	-	(904)	(904)	-	-
Dimheas	61,352	325,121	101,186	43,082	530,741	61,352	325,121	101,186
Amhail an 31 Nollaig 2017	61,352	325,121	101,186	43,082	530,741	61,352	325,121	101,186
Muiréar don bhliain	5,624	1,863	31,154	7,826	46,467	5,624	1,863	31,154
Dímeas ar dhíscartrí	(904)	-	-	-	(904)	(904)	-	-
Costas								
Amhail an 31 Nollaig 2017	70,986	326,620	102,325	51,383	551,314	70,986	326,620	102,325
Breiseáin le linn na bliana	3,542	1,470	231,117	51,383	236,129	3,542	1,470	231,117
Díscartrí le linn na bliana	(904)	-	-	-	(904)	(904)	-	-
Maidir leis an mbliain roimhe								
Amhail an 31 Nollaig 2017	12,476	1,424	124,071	-	137,971	12,476	1,424	124,071
Amhail an 31 Nollaig 2018	7,552	1,106	201,102	475	210,235	7,552	1,106	201,102
Glanluach de réir na Leabhar								
Amhail an 31 Nollaig 2019	9,634	1,499	1,139	8,301	20,573	9,634	1,499	1,139
Amhail an 31 Nollaig 2018	7,552	1,106	201,102	475	210,235	7,552	1,106	201,102
Amhail an 31 Nollaig 2017	9,634	1,499	1,139	8,301	20,573	9,634	1,499	1,139

lomián
€

Feistiú
Feistiú
€

Forbairt
an láithreáin
ghréasáin
€

Feistiú Oifigi,
Trosán &
Trealamh
€

Trealamh
Ríomhaireachta
€

(c) Príomhphearsana Bainistíochta

Cuimsítear le Príomhphearsana Bainistíochta san Udarás Comhaltat an Udaráis, an Príomhfhéidhmeannach/Cláráitheoir, an Ceanntairgeadais, an Ceanntairgeadais, an Ceanntairgeadais agus an Ceanntairgeadais. Tá luach iomlán na sochar fostaíthe don phríomhphearsana Bainistíochta leagtha amach thíos:

	2019	2018
Tuarastal	407,481	425,485
Líuntais	-	-
Sochair um fhoirceannadh	-	-
Arachais Sláinte	-	-
Iomlán	407,481	407,481

Ní áirítear leis sin luach na sochar scoir arna dtuillíamh sa tréimhse. Tá an príomhphearsana Bainistíochta ina mbaill de scéim pinsin an Udaráis Arachais Sláinte nó de Scéim Pinsin Aonair na Seirbhíse Poiblí agus ní shíntear a gcuideoidí maidir leis sin níos faide ná téarmaí scéim pinsin eiseamláireach na seirbhíse poiblí nó Scéim Pinsin Aonair na Seirbhíse Poiblí.

(d) Tuarastal agus Sochair an Phríomhfhéidhmeannach/Cláráitheora

Seo a leanas pacáiste luacha saothair an Phríomhfhéidhmeannach/Cláráitheora don tréimhse áirgeadais:

	2019	2018
Tuarastal	105,609	100,636
Iomlán	105,609	100,636

Fuair an Príomhfhéidhmeannach/Cláráitheoir speansais tairistil agus chothaithe le haghaidh 2019 de €36 (2018: €Náid).

Tá an Príomhfhéidhmeannach/Cláráitheoir ina bhall de Scéim Pinsin Aonair na Seirbhíse Poiblí agus ní shíntear a chuid teidilíochtaí maidir leis sin níos faide ná téarmaí na scéime sin. Níl luach na sochar scoir arna dtuillíamh sa tréimhse san áireamh leis an méid thuas. Ní bhfuair an Príomhfhéidhmeannach/Cláráitheoir aon pheorcaisí nó sochair in 2019.

5. Costais Chomhairleachta

	2019	2018
Cuntasalocht agus Iníúchadh Imhébánach	48,010	35,328
Seirbhísí Achtuireacha	171,292	79,575
Seirbhísí Dífithiúla	199,712	62,161
Cumarsáidí	44,317	51,660
Taighde	81,016	-
Earcalocht	36,393	3,075
Costais Athlonnaithe	43,513	-
Aoisliúntas	2,263	1,212
Seirbhísí Aistriúcháin	3,860	4,504
Comhairleacht Eacnamach	52,040	34,400
682,416	271,915	

Is é cuspóir an nochtá faisnéis a sholáthar maidir le luach saothair i gcomhlachtaí Stáit, i dtéarmaí an chaitéachais iomláin a thabhairt an comhlachtaí Stáit agus na socrúithe luacha saothair atá i bhfeidhm maidir le príomhphhearsanra lena n-áirítear an Príomhfeidhmeannach/Cláráitheoir agus an lucht bainistíochta sinsearaí eile. Áirítear le saothair na bhfostaithe, de réir mar atá sainithe ag an gCairdeán Tuairiscíthe Airgeadais 102 "An Cairdeán Tuairiscíthe Airgeadais is Infheidhme sa RA agus i bPoblacht na hÉireann" ("FRS 102"), tuarastail agus costais phinsin, saothair um fhóirceannadh, saothair iar-fhostaíochta, saothair fhadtéarma eile agus idirbhearta um focaíochtaí bunaithe ar scaireanna.

Táillí Stúirthóir

Seo a leanas na táillí infoctha le comhaltat aonair an bhoird in 2019: Sheeagh Malin (Cathaoirleach) €8,978 (2018: €8,978), Ian Britchfeid €2,857 (2018: €5,985), Michael A. O'Sullivan €3,153 (2018: €Náid), Damien McShane €2,946 (2018: €Náid), Caroline Barlow €3,153 (2018: €Náid), John Armstrong €1,749 (2018: €Náid), Marcella Flood €2,946 (2018: €Náid) agus Sean Coyle €Náid (2018: €3,990).

Seo a leanas na speansais infoctha le comhaltat aonair an bhoird in 2019: Ian Britchfeid €313, James A. McNamara €230 agus Michael A. O'Sullivan €937.

Luach Saothair na bhFostaithe

Faoi FRS 102, is ionann príomhphhearsanra bainistíochta agus na daoine sin a bhfuil údarás agus freagracht acu as gníomhaíochtaí an eintitis a phleanáil, a stiúradh agus a rialú, go díreach nó go hindíreach, lena n-áirítear stúirthóir ar bith (biodh stúirthóir feidhmiúcháin nó stúirthóir eile) den eintiteas sin.

[a] Sochair Chomhlána Fostaithe

Iomlán	
Tuarastail	574,976
Rannfocailochtaí fostaithe le leas sóisialach	34,653
Costas pinsin an fhostóra (Nóta 10)	35,112
SPPS (DPER) an fhostóra	60,465
Foireann ghníomhaireachta	68,974
	3,534
	162,824
	17,134
	14,062
	637,058
	932,855
	€
2019	€
2018	€

Sa bhreis air sin, in 2019 as bhaineadh €24,284 (2018: €36,001) asbhaint a bhain le pinsin) ón bhfoireann trí bhithin rannfocailochtaí aoisliúntais breise agus focadh an méid sin leis an Roinn Sláinte.

Ba ionann líon iomlán na foirne a bhí fostaithe (CL - coibhéis lánaimseartha) amháil deireadh na bliana an 31 Nollaig 2019 agus 11 (2018: 9).

[b] Tuarastail na Foirne, Sochair Phinsin & Ghearthéarmaí

Iomlán	
Bunphá	574,976
Ragobair	637,058
Líuntais	-
	-
	637,058
	€
2019	€
2018	€

Nollaig 2016 ina nglactar leis na Rialacha atá leagtha amach sa Sceideal le Rialachán 2014 (I.R. Uimh. 582 de 2014) na Rialacha do Bhaill Scéimeanna Pínsín na Seirbhísi Poiblí a bhí ann Cheana mar Scéim chun sochair aosiúntais a dheonú do bhaill foirne an Udarais, nó ina leith, agus an Cláráitheoir san áireamh, de réir mar is iomchuí. Tá na hasbhaintí ábhartha á ndéanamh ag an Udarás as tuarastail, méideanna a choinníonn an tUdarás, ach ní aithnítear iad mar ioncam. Déanann an tUdarás foráil freisin do ranníocaíochtaí ó fhostaithe leis an Scéim. Tá an tUdarás ag plé leis an Roinn Sláinte maidir le sásra cistithe pinsean an Udarais. Is scéim aosiúntais le sochar sainithe an Scéim do na fostaithe. Go dtí go mbeidh toradh ar an bplé sin déantar íocaíochtaí pínín faoin scéim a sheasamh ón soláthar carntha do phínín. Faoi threoir ón Aire Sláinte, ní dhéanadh soláthar do shochair iníoctha i mblianta le teacht. Féach Nóta 10 maidir le sonraí breise.

Tá foireann nua arna fostaigh ag an Udarás tar éis an 1 Eanáir 2013 ina mbaill de Scéim Pínín Aonair na Seirbhíse Poiblí i gcomhréir leis an Acht um Pínín na Seirbhíse Poiblí (Scéim Aonair agus Forálacha Eile), 2012. Déanann an tUdarás na hasbhaintí riachtanacha as tuarastail le haghaidh na foirne atá ina cuid den scéim. Aistrítear ranníocaíochtaí fostaithe agus fostóra go dtí an Roinn Cateachais Phoiblí agus Athchóirithe ar bhonn míosúil i gcomhréir leis an Acht um Pínín na Seirbhíse Poiblí (Scéim Aonair agus Forálacha Eile), 2012.

Déantar foráil in Alt 17 den Acht Arachais Sláinte, 1994, d'íocaíocht tobhaigh ioncam ag gnóthais chláráithe leis an Udarás gach ráithe d'fhonn oibríochtaí an Udarais a chistiú agus chun soláthar imleor a dhéanamh do theagmhasachtaí. Leasíodh an tobhach ioncam le hionstraim Reachtúil 528/2014, an Acht Arachais Sláinte, 1994 (Alt 17), Rialachán Tobhaigh 2014, chuir a ráta reatha de 0.09% a bhí infheidhme in 2018 agus in 2019.

2. Ioncam

3. Costais riaracháin

	2019	2018
	€	€
Tobhach Ioncam	2,310,391	2,301,746
Costais Athghearrthna an Chiste um Chomhionannú Riosca (Nóta 13)	21,905	199,804
Treigean Léasa (Nóta 9)	250,000	-
2,772,296	2,501,550	
Tuarastail, costas pínín agus costais foirne eile (Nóta 4)	675,937	932,855
Costais oiliúna	39,609	25,983
Táillí Stiúrthóirí (Nóta 4)	25,782	18,953
Cíos, Muirir Seirbhíse agus Cothabháil	126,022	107,005
Comhairleacht (Nóta 5)	682,416	271,915
Arachas	20,780	20,318
Costais Ríomhairleachta agus Stáiseanóireachta	27,327	28,455
Costais Riaracháin Eile	59,458	32,481
Faisnéis do Thomhaltóirí	657,927	687,106
Iníuchadh	11,000	10,000
Dimheas	84,870	46,467
2,411,128	2,181,538	

Déantar costais riaracháin de €21,905 (2018: €199,804) maidir leis an gCiste um Chomhionannú Riosca a fhorchúiteamh ón gCiste agus caitear leo mar ioncam (féach Nóta 13).

An tUdarás Arachais Síainte

Nóta! (atá ina gcuid de na ráitis airgeadais)

1. Beartais Chuntasasíochta

Tá na beartais chuntasasíochta shuntasacha a cuirtear i bhfeidhm in ullmhúchán na ráiteas airgeadais seo leagtha amach thíos. Cuirtear na beartais sin i bhfeidhm go comhsheasmhach maidir le gach bliain atá curtha i láthair mura bhfuil a mhalairt luaithe.

Ráiteas ar Chomhlíontacht

Ullmhíodh na ráitis airgeadais i gcomhréir leis an gCaighdeán Tuairiscithe Airgeadais 102 "An Caighdeán Tuairiscithe Airgeadais is Inbheidhme sa RA agus i bPoblacht na hÉireann" ("FRS 102"), de réir mar a mhionathraíodh ag treoracha an Aire Síainte maidir le haoisliúntas. I gcomhréir le treoracha ón Aire Síainte, ní thugann an tUdarás mionú ar chostas na dtéidíochtaí aoisliúntas ach de réir mar a éiríonn siad iníochta (féach an bearta cuntasasíochta maidir le Sochar Scóir thíos). Ní chomhlíontar FRS 102 leis an mbonn cuntasasíochta, lena n-éilítear gur cheart a leithéid de chostas a aithint sa bhliain in a ndéantar an téidíocht a thuilleamh.

Bonn an Ullmhúcháin

Ullmhíodh na ráitis airgeadais ar bhonn fabhráithe na cuntasasíochta i gcomhréir le prionsabail na cuntasasíochta lena nglactar go ginearálta agus faoi choinbhinsíún an chostais stairiúil.

Cuirtear ráitis airgeadais an Udarais i láthair in euro ("€") atá ina airgeadra feidhmíúil freisin den Udarás.

Is i tuairim an Udarais nach bhfuil aon bhreithiúnas chriticiúla ann a bhfuil tionchar suntasach acu ar na méideanna atá aitheanta sna ráitis airgeadais.

Ioncam Tobhaigh

Is ionann an t-ioncam tobhaigh agus an méid infhála ag an Udarás maidir leis an tréimhse. Tugtar san áireamh leis sin focailochtaí a dhéantar leis an Udarás i gcomhréir leis an Acht Arachais Síainte 1994 mar a leasaíodh. Déantar réasúntacht an fhigiúir sin a sheiceáil i gcoinne an ioncaim ó thobhaigh lena bhfuiltear ag súil bunaithe ar phróifíl an Udarais ar scéimeanna árachais síainte phróbháidigh.

Aithint Cateachais

Aithnítear cateachas sna ráitis airgeadais ar an mbonn fabhráithe de réir mar a thabhaítear é.

Sócshainní Seasta Inláimhsithe

Luaitear sócshainní seasta inláimhsithe ar chostas lúide dimheas carntha. Déantar dimheas, a chuirtear chun dochair an Chuntais loncaim agus Cateachais agus Cúlchistí loncaim Choinnithe, a ríomh d'fhonn costas na sócshainní seasta a dhiscríobh thar a saoilreanna úsáideacha measta, faoin mhodh dimheasa de réir méid cothrom, ag an ráta bliantúil de 33 1/3% le haghaidh trealamh ríomhaireachta agus forbairt láithreáin gréasáin agus ag ráta 20% maidir le sócshainní uile eile ó dháta a bhfála.

Airgeadraí Eactracha

Déantar idirbhearta atá ainmnithe in airgeadraí eactracha a chomhshó go Euro le linn na bliana agus cuirtear san áireamh iad leis an Ráiteas ar Ioncam agus Cateachas agus Cúlchistí loncaim Choinnithe don tréimhse.

Déantar sócshainní agus dliteanais airgeadaíochta atá ainmnithe in airgeadraí eactracha a chomhshó go Euro ag rátaí malairte atá i réim ag dáta an tuairiscithe agus cuirtear gnóthachain agus calliteanais mar thoradh air sin san áireamh leis an Ráiteas ar Ioncam agus Cateachas agus Cúlchistí loncaim Choinnithe don tréimhse.

An Ciste um Chomhionannú Riosca

Buníodh an Ciste um Chomhionannú Riosca (an Ciste) an 1 Eanáir 2013 faoin Acht Arachais Síainte (Leasú) 2012. Tá an tUdarás freagrach as an gCiste a choimeád agus a riar agus déanamh se costais a thabhaítear a fhorchúiteamh ón gCiste. Cuirtear leis an mbonn le haghaidh costais a fhorchúiteamh leithroinnt iomlán na gcostas a bhaineann go díreach leis an gCiste agus leithroinnt pháirteach na gcostas a thabhaíonn an tUdarás de réir mar atá leagtha amach i Nóta 13 de na ráitis airgeadais. Ullmháíonn an tUdarás ráitis airgeadais ar leith don Chiste ar bhonn bliantúil.

Sochair Scóir

I gcomhréir le hAilt 28 den Acht Arachais Síainte, 1994, féadfaidh an tUdarás, le toiliú an Aire Síainte agus an Aire Cateachais Phoiblí agus Athchóirithe, scéim a chruthú le haghaidh sochair aoisliúntas a dheonú do bhaill foirne an Udarais. Siníodh Scéim Aoisliúntas Fostaithe an Udarais (I.R. Uimh. 637 de 2016) ("an Scéim") an 21

2018 2019 Nótaí
€ €

Réiteach an bharrachais oibríúcháin le grian-insreabhadh airgid ó ghníomhaíochtaí oibríúcháin
An barrachas oibríúcháin don bhliain 366,840 46,467
Dimheas 84,870 210,722
(Méadú) / Laghdú ar fhéichíunaithe 7 (46,905) 399,439
Méadú ar chreidíunaithe 8 11,633 986,232
Glan-insreabhadh airgid ó ghníomhaíochtaí oibríúcháin 416,438

Sreabhadh airgid ó ghníomhaíochtaí infheistíochta
Iofaíochtaí chun sócmhainní seasta inláimhsithe a cheannach 6 (12,606) (236,129)

Sreabhadh airgid ó ghníomhaíochtaí cistithe
Ús tuillte (9,592) 9,938
Ús faighte (9,592) 6,592

Méadú ar airgead agus ar choibhéisí airgid
408,098 747,103

Airgead agus coibhéisí airgid amhail an 1 Eanáir 11,275,286 10,528,183
Airgead agus coibhéisí airgid amhail an 31 Nollaig 11,683,384 11,275,286

Méadú ar airgead agus ar choibhéisí airgid
408,098 747,103

S. Malin

Michael A. O'Sullivan

Sheelagh Malin
Cathaoirleach

Michael A. O'Sullivan
Comhalta

2 Meitheamh 2020
Dáta

Tá Nótaí 1 go 14 ina gcuid de na Ráitis Airgeadais seo.

An tUdarás Arachais Síainte

Ráiteas ar Staid an Airgeadais amháil an 31 Nollaig 2019

2018 2019 Nótaí
€ €

	2018	2019	Nótaí
Sócmhainní seasta	210,235	137,971	
Sócmhainní airgid	11,275,286	11,683,384	
Réamh-focailochtaí agus féichíunaithe eile	856,219	898,858	7
Creidíunaithe (meideanna atá díte laistigh de bhliain amháin)	(2,894,951)	(2,906,584)	8
Glansócmhainní reatha	9,236,554	9,675,658	
Sócmhainní iomlána lúide dliteanais reatha	9,446,789	9,813,629	
Glansócmhainní	9,446,789	9,813,629	
Arna n-ionadú ag Cúlchisti ioncaim choinnithe	9,446,789	9,813,629	
Sócmhainní iomlána lúide dliteanais reatha	9,446,789	9,813,629	
Glansócmhainní	9,446,789	9,813,629	



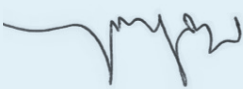
Sheelagh Malin
Cathaoirleach

2 Meitheamh 2020

Dáta

Tá Nótaí 1 go 14 ina gcuid de na Ráitís Airgeadais seo.

Michael A. O'Sullivan
Comhalta



	12 mhí dar críoch an 31 Nollaig, 2019	12 mhí dar críoch an 31 Nollaig, 2018
Ioncam	2,772,296	2,501,550
Costais riaracháin	(2,411,128)	(2,181,538)
Barrachas ioncaim thar chaiteachas	361,168	320,012
Ús infhála	5,672	9,592
An barrachas don bhliain	366,840	329,604
Cúlchistí ioncaim choinnithe ag tús na bliana	9,446,789	9,117,185
Cúlchistí ioncaim choinnithe ag deireadh na bliana	9,813,629	9,446,789

Notaí

12 mhí dar críoch an 31 Nollaig, 2019

12 mhí dar críoch an 31 Nollaig, 2018

Ioncam

Costais riaracháin

Barrachas ioncaim thar chaiteachas

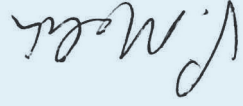
Ús infhála

An barrachas don bhliain

Cúlchistí ioncaim choinnithe ag tús na bliana

Cúlchistí ioncaim choinnithe ag deireadh na bliana

Sheelagh Malin
Cathaoirleach



Michael A. O'Sullivan
Comhalta



2 Meitheamh 2020
Data

Tá Nótaí 1 go 14 ina gcuid de na Ráitís Airgeadais seo.

I ndáil le m'iniúchadh ar na ráitis airgeadais, ceanglaítear orm faoi na SAanna faisnéis eile atá ann a léamh agus, ag déanamh amhlaidh, a mhéas cibé acu an bhfuil nó nach bhfuil an fhaisnéis eile neamhréir go hábhartha leis na ráitis airgeadais nó leis an eolas a fuarthas le linn an iniúchta, nó má bhíonn sé mithuairiscithe go hábhartha ar bhéalach ar bith eile. Má chinnim, bunaithe ar an obair a rinne mé, go bhfuil m'ithuairisc abhartha san fhaisnéis eile, ceanglaítear orm é sin a thuairiscí.

Tuairiscíú ar chúrsaí eile

Déantar m'iniúchadh faoi threoir na mbreithnithe speisialta atá ceangailte ar na comhlachtaí Stáit i dtaca lena mbainistíocht agus lena n-oiriú. Tuairiscim má tá cúrsaí abhartha ar bith ann i dtaca leis an dóigh inar stiúradh an gnó poiblí.

Féachaim le fianaise a fháil maidir le rialacht na n-idirbheart airgeadais le linn an iniúchta. Tuairiscim má tá cás abhartha ar bith ann ná cuirtear airgead poiblí i bhfeidhm chun na críocha dá raih sé beartaithe nó i gcás náir chloigh na hidirbhearta leis na húdaráis a rialaíonn iad.

Déanann tuairisc trí eisceacht ar an méid seo a leanas, má cheapaim

- nach bhfuair mé an fhaisnéis agus na míniúcháin ar fad a theastáil uaim d'iniúchadh, nó
- mura raibh na taifid chuntasalochta dóthanach le hiníúchadh a dhéanamh go héasca agus go cuil ar na ráitis airgeadais, nó
- mura dtagann na ráitis airgeadais leis na taifid chuntasalochta.

Sa ráiteas um rialachas agus i dtuarascáil chomhaltai an Udarais leagtar amach fragrachtáil chomhaltai an Udarais. Tá comhaltai an Udarais freagrach as

- ullmhú na ráiteas airgeadais san fhoirm atá forordaithe faoi alt 32 den Acht um Arachas Sláinte 1994.
- a chinntiú go dtugtar léargas fíor agus cóir sna ráitis airgeadais i gcomhréir le FRS102
- rialacht na n-ídirbhearta a chinntiú
- a mheasúnú an bhfuil úsáid bhonn an ghnóthais leantail maidir le cuntasáocht cuil nó nach bhfuil, agus an rialú inmheánach a dhearbhaíonn siad go bhfuil gá leis chun ullmhú na ráiteas airgeadais a éascú a bheidh saor ó mhifhaisnéisí ábhartha, cibé acu de bharr calaíse nó earráide.

Fragrachtáil an Ard-Reachtair Cuntas agus Ciste

Ceanglaítear orm faoi alt 32 den Acht um Arachas Sláinte 1994 iniúchadh a dhéanamh ar ráitis airgeadais an Udarais Arachais Sláinte agus tuairisc a thabhairt fúthu do Thithe an Oireachtais.

Is é mo chuspóir agus an t-iniúchadh a dhéanamh agam dearbhú réasúnta a fháil faoi cibé an bhfuil nó nach bhfuil na ráitis airgeadais ina n-íomláine saor ó mhifhaisnéisí ábhartha de bharr calaíse nó earráide. Leibhéal ard dearbhaithe is ea dearbhú réasúnta, ach ní chinntítear leis go mbráithítear mifhaisnéisí ábhartha nuair atá sé ann le hiníúchadh a dhéantar i gcomhréir leis na SAanna. D'fhéadfadh mifhaisnéisí teacht ó chalaíse nó ó earráid agus meastar go bhfuil siad ábhartha i gcás go mbeifí ag súil leo le réasún, ina n-aonar nó sa chomhiomlán, go mbeadh tionchar acu ar chinntí eacnamaíochta na n-úsáideoirí a dhéanfaid siad ar bhonn na ráiteas airgeadais seo.

Mar chuid d'iniúchadh i gcomhréir leis na SAanna, feidhmim breithiúnas gairmiúil agus coimeádaim sceipteachas gairmiúil le linn an iniúchta. Agus amhlaidh a dhéanamh,

- déanamh na rioscaí um mifhaisnéisí ábhartha sna ráitis airgeadais cibé acu de bharr calaíse nó earráide a shainiú agus a mheasúnú; ceapaim agus déanamh níosann imeachta iniúchóireachta atá freagrúil do na rioscaí sin; agus faighim an fhianaise iniúchóireachta ar leor agus ar iomchuí i chun bunús a chur le mo thuairim. Bíonn an riosca mura mbráitear mifhaisnéisí ábhartha a bhíonn mar thoradh ar chalaíse níos airde ná ceann a bhíonn mar thoradh ar earráid, toisc go bhféadfadh claonpháirteachas, brionnú, easnamh d'aon ghno, mifhaisnéis, nó sárú ar rialú inmheánach bheith i gceist le calaíse.
- Faighim tuiscint ar an rialú inmheánach a bhaineann leis an iniúchadh chun níosann imeachta iniúchóireachta a cheapadh atá iomchuí sna cúinsí, ach ní chun tuairim a chur in iúl maidir le héifeachtúlacht na rialuithe inmheánacha.
- Déanam mearbhall ar oiriúnacht na mbeartas cuntasáíochta a úsáideadh agus réasúntacht na meastachán cuntasáíochta agus an nochta lena mbaíneann.

- Déanam cinneadh maidir le hoiriúnacht úsáid bhonn an ghnóthais leantail cuntasáíochta agus, ar bhonn na fianaise iniúchóireachta a fhaighim, agus maidir le cibé an bhfuil nó nach bhfuil neamhchinnteacht ábhartha ann a bhaineann le himeachtaí nó le dalai lena gcaithfí amhras suntasach ar chumas an Udarais Arachais Sláinte leanúint ar aghaidh mar ghnóthas leantach. Má chinnim go bhfuil neamhchinnteacht ábhartha ann, tá sé ceangailte orm aird a tharraingt i mo thuarascáil ar an nochtaidh gaolmhar sna ráitis airgeadais nó, murar leor an nochtaidh sin, mo thuairim a mhionathrú. Tá mo chonclúid bunaithe ar an iniúchadh seo, bhfanais iniúchóireachta a fhaighítear suas go dtí dáta mo thuarascála. Mar sin féin, d'fhéadfadh imeachtaí nó dalai amach anseo bheith ina gcúis leis an Udarás Arachais Sláinte scor de bheith ina ghnóthas leantach. Déanam mearbhall ar chur i láthair, struchtúr agus ábhar foriomlán na ráiteas airgeadais, lena n-áirítear an nochtaidh, agus cibé an léirítear nó nach léirítear na hidirbhearta agus na himeachtaí bunaidh sna ráitis airgeadais ar mhodh um chur i láthair cothrom.

Faisnéis seachas na ráitis airgeadais
Ní chumhdaítear i mo thuairim ar na ráitis airgeadais an fhaisnéis eile atá curtha i láthair leis na ráitis sin, agus ní chuirim foirm ar bith de chonclúid dearbhaithe in iúl fúthu.

Tuairim cháilithe ar na ráitis airgeadais

Tá iniúchadh déanta agam ar ráitis airgeadais an Udarás Arachais Sláinte don bhliain dar críoch an 31 Nollaig 2019 faoi mar a cheanglaítear faoi fhorálacha alt 32 den Acht um Arachas Sláinte 1994. Cuimsítear sna ráitis airgeadais

- an ráiteas ioncaim agus caiteachais agus cúlchistí ioncaim coimeáda
- an ráiteas maidir leis an staid airgeadais
- ráiteas ar shreataí airgeadais agus
- na nótaí gaolmhara, lena n-áirítear achoimre ar bheartais shuntasacha chuntasalochta.

Is é mo thuairim, ach amháin i gcás neamhchomhlíonadh cheanglais FR5 102 maidir le teidilochtaí sochair scoir dá dtagraítear thíos, go dtugtar léargas fíor cóir sna ráitis airgeadais maidir le sócmhainní, dliteanais agus staid airgeadais an Udarás Arachais Sláinte amháin an 31 Nollaig 2019 agus maidir lena ioncam agus lena chaiteachas le haghaidh 2019, de réir an Chaighdeán um Thuairiscíú Airgeadais (FR5) 102 — An Caighdeán um Thuairiscíú Airgeadais is infheidhme sa Ríocht Aontaithe agus i bPoblacht na hÉireann.

Bunús na tuairime cháilithe ar na ráitis airgeadais

De réir threoracha an Aire Sláinte, ní thugann an Udarás Arachais Sláinte cuntas ar a dhilteanas sochair scoir fabraithe. Ní chomhlíonann sé seo FR5 102 a éilíonn go n-áithníonn na ráitis airgeadais an dliteanas fabraithe iomlán ar an dáta tuairiscithe. Níor cainníodh éifeacht an neamhchomhlíonta ar ráitis airgeadais an Udarás.

Rinne mé m'iniúchadh ar na ráitis airgeadais i gcomhréir leis na Caighdeáin Idirnáisiúnta ar Iniúchóireacht (ISAanna) arna bhfógairt ag an Eagraíocht Idirnáisiúnta Vassforas Iniúchóireachta. Tá cur síos déanta ar mo fheagrachtaí faoi na caighdeáin sin san aguisín leis an tuarascáil seo. Táim neamhspleách ar an Udarás Arachais Sláinte agus chomhlíon mé mo fheagrachtaí eiticiúla eile i gcomhréir leis na caighdeáin sin.

Creidim gur leor agus gur iomchuí an fhianaise iniúchóireachta a fuair mé chun bunús a thabhairt le mo thuairim.

Tuarascáil maidir leis na bhfaisnéis seachas na ráitis airgeadais, agus maidir le cúrsaí eile

Chuir an Udarás Arachais Sláinte faisnéis áirithe eile mar aon leis na ráitis airgeadais i láthair. Cuimsítear ann sin an tuarascáil bhliantúil lena n-áirítear an ráiteas um rialachas agus tuarascáil chomhaltat an Udarás agus an ráiteas maidir le rialú imhébánach. Tá cur síos déanta san aguisín leis an tuarascáil seo ar mo fheagrachtaí i ndáil leis an bhfaisnéis sin, agus ar chúrsaí áirithe eile ar a dtugann tuairisc trí eisceacht.

Níl rud ar bith le tuairiscíú agam maidir leis sin.

Seamus McCarthy

An Ard-Reachtair Cuntas agus Ciste
5 Meitheamh 2020

Monatóireacht agus Athbhreithniú Leanúnach

Buníodh nósanna imeachta foirmíla chun próisis rialaithe a mhonatóiriú agus cuirtear easnamh rialaithe in iúl dóibh síúd atá freagrach as bearta ceartaítheacha a dhéanamh agus don lucht bainistíochta agus don Udarás, nuair is ábhartha, ar bhonn tráthúil. Dearbhaím go bhfuil na córais monatóireachta leanúnal a leanas i bhfeidhm:

- sainathnódh na príomhríoscail agus rialuithe gaolmhara agus cuirtear próisis i bhfeidhm chun oibriú na príomhrialuithe sin a mhonatóiriú agus chun tuairiscíú maidir le heasnamh ar bith arna sainathnínt, buníodh socrúithe tuairiscithe ar gach leibhéal nuair atá freagracht as bainistíocht airgeadais sannta, agus
- déanamh an lucht bainistíochta agus an Udarás athbhreithniú rialta ar fheidhmíocht threimhsíúil agus bhliantúil agus ar thuarascálacha airgeadais lena léirithear feidhmíocht i gcoinne buiséad/réamhaisnéis.

Soláthar

Dearbhaím go bhfuil nósanna imeachta i bhfeidhm ag an Udarás chun comhlíonadh rialaithe agus treoirlínte reatha maidir le soláthar a áirithiú agus gur chomhlíon an tUdarás na nósanna imeachta sin le linn 2019.

Athbhreithniú ar Éifeachtacht

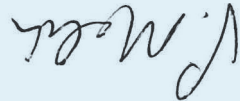
Dearbhaím go bhfuil nósanna imeachta ag an Udarás chun éifeachtacht a chuid Níosanna Imeachta Bainistíochta agus Rialaithe Riosca a mhonatóiriú. Déantar monatóireacht agus athbhreithniú an Udarás ar éifeachtacht chóras an rialaithe imhébhaigh airgeadais a threoriú ag obair na nIúcháir Imhébhaigh agus Seachtaracha, agus an ARC a dhéanamh maoriseacht ar a gcuid oibre, agus ag an lucht bainistíochta sinsearal laistigh den Udarás atá freagrach as an gcreat rialaithe imhébhaigh airgeadais a fhorbairt agus a choimeád.

Dearbhaím go ndearna Comhaltai an Udarás athbhreithniú bliantúil ar éifeachtacht na Rialuithe Imhébhaigh le haghaidh 2019.

Saincheisteanna Rialaithe Imhébhaigh

Níor sainathnódh aon laigi ábhartha sa Rialú Imhébhaigh maidir le 2019.

Thar ceann Chomhaltai an Udarás;



Sheelagh Malin
Cathaoirleach

Dáta: an 2ú á de Meitheamh 2020

Thar ceann an Udaráis Árachais Síainte ("an Udaráis"), aithním freagracht an Udaráis as a áirithiú go ndéantar córas éifeachtach de rialú imhéanach a choimeád agus a oibriú maidir leis an Udaráis agus an Ciste um Chomhionannú Riosca. Leis an bhfreagracht sin tugtar riachtanais an Chóid Cleachtais chun Comhlachtaí Stáit a Rialú (2016) san áireamh.

Cuspóir Chóras an Rialaithe Imhéanigh

Tá Córas an Rialaithe Imhéanigh deartha chun riosca a bhaintiú ar leibhéal is féidir a sheasamh seachas chun déireadh a chur leis. Dá bhrí sin ní féidir ach dearbhú réasúnta agus ní absalóideach a sholáthar leis an gCóras go ndéantar sócmhainní a chosaint, go ndéantar idirbhearta a udarú agus a tháifeadadh go ceart agus go ndéantar earraí agus miriálachtaí ábhartha a chosc nó a bhraith ar bhonn tráthúil.

Bhí Córas an Rialaithe Imhéanigh, atá i gcomhréir leis an treoir arna heisiúint ag an Roinn Cainteachais Phoiblí agus Athchóirithe, i bhfeidhm san Udaráis don bhliain dar críoch an 31 Nollaig 2019 agus suas go dtí dáta fhaomhadh na ráiteas airgeadais.

An Cumas Riosca a Laimhséáil

Tá Coiste Iníochóireachta & Riosca ag an Udaráis ("ARC") atá comhdhéanta de bheirt ar a laghad as Comhaltai an Udaráis ag a bhfuil sainneolas airgeadais agus iníochóireachta, agus an Cathaoirleach ina measc. Tháinig an ARC le chéile ceithre huairé in 2019.

Fostáin an Udaráis Iníochóir Imhéanach neamhspleách a oibríonn i gcomhréir leis an gCairt um Iníuchadh Imhéanach faoifa agus tuairiscíonn sé don ARC. Faomhann an ARC Plean Iníuchta Imhéanigh agus déantar é a athbhreithniú ar bhonn bliantúil. Forbraítear an Plean Iníuchta Imhéanigh agus cur chuige bunaithe ar riosca á úsáid. Shocraigh an tUdaráis Iníuchtaíocht riosca na heagraíochta agus tá sí sin leagtha amach sa Ráiteas ar Iníuchtaíocht Riosca. D'fhorbair an ARC Beartas Bainistíochta Riosca lena leagtar amach na Prósís Bainistíochta Riosca atá i bhfeidhm agus lena sonraítear ról agus freagrachtaí na foirne maidir le rioscaí. Eisíodh an Beartas sin don fhoireann uile a bhfuiltear ag súil go n-oibreoidh siad laistigh de Bheartais Bainistíochta Riosca an Udaráis, chun an lucht bainistíochta a chur ar a airdeall faoi rioscaí ag teacht chun cinn agus faoi laigi sna rialuithe agus chun ligean don fhoireann freagracht a ghlacadh as rioscaí agus as rialuithe laistigh dá réimse oibre féin.

An Great Riosca agus Rialaithe

Tá Córas Bainistíochta Riosca curtha i bhfeidhm ag an Udaráis lena sainaithear agus lena dtuairiscítear príomhrioscaí agus na gníomhaíochtaí de chuid an lucht bainistíochta atá á nglacadh chun tabhairt fúthu agus, sa mheid is féidir, chun na rioscaí sin a mhaoliú.

Is mir bhuan Bainistíocht Riosca ar chláir oibre an ARC agus an Udaráis araon. Tá Clár Rioscaí i bhfeidhm lena sainaithear na príomhrioscaí atá os comhair an Udaráis agus rinnéadh iad sin a shainaitheint, a mheasúint agus a ghrádhú de réir a dtábhachta. Ar bhonn bliantúil, déanann an tUdaráis athbhreithniú ar na rioscaí arna sainaitheint sa Chláir Rioscaí agus ar an bplean bainistíochta le haghaidh na rioscaí arna sainaitheint a mhaoliú. Cuirfear rioscaí a dhéantar a shainaitheint ar feadh na bliana leis an gClár Rioscaí ar bhonn leanúnach. Sa bhreis air sin, déanann an tUdaráis athbhreithniú dhá uair eile sa bhliain ar rioscaí atá rangaithe mar ardrioscaí (na cinn sin atá ráitithe mar rioscaí buí nó dearga), ar rioscaí nua agus ar rioscaí a athraíonn ar an gClár Rioscaí. Bainfeadh úsáid as torthaí na measúnuithe sin chun acmhainní a phleanáil agus a leithdháil le haghaidh d'fhonn a áirithiú go mbainistítear rioscaí ar leibhéal Iníuchtaí.

Sa Chláir Rioscaí sonraítear na rialuithe agus na gníomhaíochtaí a theastáin chun rioscaí a mhaoliú agus an freagracht as rialuithe a oibriú a shannar d'fhoireann shainiúil. Dearbhaím go bhfuil timpeallacht rialaithe i bhfeidhm ina bhfuil na gnéithe a leanas:

- rinnéadh níosanna imeachta maidir le príomhphrósís ghnó uile a dhóiciméadú,
- sannadh freagrachtaí airgeadais ar leibhéal na foirne bainistíochta le cuntasacht chomhfhreagrach,
- tá córas buiséadaithe iomchuí ann lena mbaineann buiséad bliantúil agus coimeádan an lucht bainistíochta sinsearaí agus an tUdaráis é faoi athbhreithniú,
- tá córais ann atá dírithe ar shlándaíl na gcóras feicneolaíochta faisnéis agus cumarsáide a áirithiú agus
- tá córais i bhfeidhm chun sócmhainní an Udaráis a chosaint.

Costais Dhírlíúla agus Socraíochtaí

Níl aon chostais dhírlíúla le nochtaidh a bhaineann le himeachtáil dlí, nó le socraíochtaí.

Caitéachas Taisilí agus Cothaithe

Déantar caitéachas taisilí agus cothaithe a chatagóiriú mar a leanas:

Intre	Idirnáisiúnta	Iomlán
An tUdarás	Fostaíthe	-
1,480	2,880	4,360
4,144	1,042	-
-	-	5,186
€	€	€
2019	2018	2019

Caitéachas ar Fháilteachas

Airítear an caitéachas a leanas ar fháilteachas leis an gCuntas Ioncaim agus Caitéachas:

Fáilteachas na Foirme agus an Udarás	Fáilteachas Cliant	Iomlán
3,879	844	4,723
3,414	564	3,978
€	€	€
2019	2018	2019

Ráiteas ar Chomhlíonacht

Comhlíon an tUdarás Aracharais Síainte ríachtanais an Chóid ar bhonn ábhartha, ach na heisceachtaí a leanas ann:

Chomhaontaigh an tUdarás leis an Roinn Síainte chun comhlíonadh Mhír 8.48 den Chóid aige maidir le díospóidí a mhíonathrú, nuair atá sé luaithe "nuair a bhaineann díospóid dhírlíúil le comhlíonadh Stáit éile, mura bhfuil sé ríachtanach de réir reachta, ba cheart gach iarracht a dhéanamh chun idirghabháil a dhéanamh, chun eadráin a dhéanamh nó chun í a réiteach ar bhealach éile sula ndéantar costais dhírlíúla arda a thabú.

Ba cheart do chomhlíonacht Stáit tabhairt faoin gcur chuige is costéifeachtaí maidir le díospóidí dlíthiúla. Rinne an tUdarás an ríachtanais a cháiliú tríd "seachas gnóthas cláraithe" a chur isteach tar éis "comhlíonadh Stáit". Léirítear leis sin an fhírict go n-éilítear le hAit 33B den Acht Aracharais Síainte "go bhfeidhmeoidh an tUdarás na feidhmeanna a bronnadh air faoin Acht seo nó leis an Acht ar bhealach ionas go mbeidh sé ina thoradh air go gcaitear go cothrom le gnóthais chláraithe in imthosca cosúla."

Chomhaontaigh an tUdarás leis an Roinn Síainte chun comhlíonadh Agusín C aige, an Creat le haghaidh Chóid Iompair an Chóid, a mhíonathrú nuair a mhoitar gur cheart go dtabharfaí faoi shaincheist na dílseachta le Cód Iompair an Udarás tríd aitheantas a thabhairt "don fhreagracht as bheith dílseach don chomhlíonadh Stáit agus tíomanta go hionlán dá chuid gníomhaíochtaí gnó agus é a choinneáil i gcuimhne nach mór don eagraíocht í féin leasanna an scairshealbhóra a thabhairt san áireamh i gcónaí." Tá sé luaithe sa chuid chomhfhreagrach de Chóid Iompair an Udarás "...nach mór don eagraíocht i gcónaí ríachtanais na reachtaíochta rialaithe dá chuid a thabhairt san áireamh", seachas "leasanna an scairshealbhóra".

Chomhaontaigh an tUdarás leis an Roinn Síainte ina bhfuil sé luaithe "ná thagann Comhaltá Boird/Stiúrthóir ar fhianaise nach bhfuil aon oibleagáid reachtúil a chomhlíonadh is infheidhme leis an gcomhlíonadh Stáit, cuirfidh sé/sí in iúl láithreach bonn do na Comhaltá Boird/Stiúrthóir éile dá chuid/cuid d'fhonn an t-ábhar a réiteach. Ba cheart don Chatthaíreach an t-ábhar a chur faoi bhráid an Aire ábhartha agus

(i) iarmhairtí neamhchomhlíonachta dá leithéid agus (ii) na bearta a ghlacadh nó a ghlactar chun an staid a réiteach a léiriú aige. Is é an Cathaíreach atá freagrach as a leithéid de shaincheisteanna a chur in iúl don Aire" is é léirmhíniú an Udarás ar an ríchtanais sin ná ríchtanais a bhaineann le neamhchomhlíonacht ábhartha ar bith.

Chomhaontaigh an tUdarás leis an Roinn Síainte gan sonraí comhlána den chúiteamh a nochtaidh mar a éilítear faoi Mhír 1.4 (vi) den doiciméad faoi Ríachtanais um Thuairiscíú Gnó agus Airgeadais a ghabhann leis an gCód. Ní nochtaim an tUdarás sonraí faoi thuarastail agus faoi chostais pinsean na faoi chúiteamh na bhfostaíthe mar gheall ar mheid bheag na heagraíochta agus an dóchúlacht go sainaitheofar cúiteamh an duine aonair.

Comhaontaigh an tUdarás leis an Roinn Síainte gan sonraí faoi thuarastail agus faoi chostais pinsean na bhfostaíthe a nochtaidh atá níos mó ná €60,000 i mbandaí de €10,000 mar a éilítear le Mír 1.4 (viii) den doiciméad faoi Ríachtanais um Thuairiscíú Gnó agus Airgeadais a ghabhann leis an gCód. Ní nochtaim an tUdarás sonraí faoi thuarastail agus faoi chostais pinsean na bhfostaíthe mar gheall ar mheid bheag na heagraíochta agus an dóchúlacht go sainaitheofar cúiteamh an duine aonair.

(Signature)
Sheelagh Mallin
Cathaíreach

(Signature)
Michael A. O'Sullivan
Comhaltá

2 Meitheamh 2020
Data

Bhunaigh an tUdarás coiste amháin, mar a leanas:

1. An Coiste Iniúchóireachta agus Riosca: tá sé comhdhéanta de bheirt ar a laghad as Comhaltai an Udarás. Is é ról an Choiste Iniúchóireachta agus Riosca (ARC) aige tacú leis an tUdarás maidir leis na freagrachtaí dá chuid as saincheisteanna a bhaineann le riosca, rialú agus rialachas agus le hárachas gaolmhar. Tá an ARC neamhspleách ar bhainistíocht airgeadais na heagraíochta. Go sonrach, cinntíonn an ARC go ndéantar monatóireacht ghníomhach agus neamhspleách ar chórais rialaithe inmheánigh lena n-áirítear gníomhaíochtaí iniúchta. Tuairiscíonn an ARC don tUdarás tar éis gach crúinnithe, agus go fóirmeil i scríbhinn gach bliain.

Is iad baill an ARC: Michael A. O'Sullivan (Cathaoirleach), Caroline Barlow agus Marcella Flood. Bhi 4 chruinniú den ARC ann in 2019.

Sceideal an Tírímh, na dtáill agus na Speansas

Tá sceideal tírímh maidir le crúinnithe an Udarás agus an ARC le haghaidh 2019 leagtha amach thíos lena n-áirítear na dtáill agus na speansas a fuair gach Comhaltai:

An tUdarás	An Coiste Iniúchóireachta	Fees 2019	Expenses 2019
& Riosca			
Lion na gCrúinnithe	10	8,978	-
James A McNamara	1	-	230
Ian Britchfield	5	2,857	313
Dr Fiona Kieran	10	-	-
Caroline Barlow	5	3,153	-
Michael O'Sullivan	5	3,153	937
Damien McShane	5	2,946	-
Marcella Flood	4	2,946	-
John Armstrong	4	1,749	-
		25,782	1,480

Ní bhfuair beirt Chomhaltai den Udarás, An Dr. Fiona Kieran agus James A. O'Sullivan táille faoin bprionsabal de Dhuine Amháin Tuarastal Amháin (OPoS).

Athrúithe ar Phríomhphreasra

Méadóidh comhaltas an Udarás le linn na bliana mar gheall ar cheapadh Caroline Barlow, Michael A. O'Sullivan, Damien McShane, Marcella Flood agus John Armstrong. Chuir James A. McNamara an tréimhse oifige dá chuid i gcrích an 25 Eanáir 2019. Chuir Ian Britchfield an tréimhse oifige dá chuid i gcrích an 20 Meitheamh 2019.

Chuaigh Michael O'Brian (Ceann Góthai Rialála) ar scor i mBealtaine 2019 agus tháinig Joanne George chug an tUdarás chun an ról sin a ghlacadh i Samhain 2019.

Nochtadh Riachtanach de réir an Chóid Cleachtais chun Comhlachtaí Stáit a Rialú (2016)

Tá an tUdarás freagrach as a áirithiú gur chomhlíon an tUdarás Arachais Síainte riachtanais an Chóid. Eilítear na nochtuíthe a leanas leis an gCód:

Costais Chomhairleachta

San áireamh le costais chomhairleachta tá costas na comhairle seachtar don lucht bainistíochta agus níl feidhmeanna gnó mar is gnách seachfhóinsithe san áireamh leo.

2019	2018	€	€
Comhairleacht Innealtóra	1,845	-	-
Bainistíocht Tionscadail - Tógáil	14,494	-	-
Seirbhísí Tacáiochta Soláthair	6,413	-	-
Cóiríocht Oifige - Tionscadal	18,450	-	-
Díthiúil	23,330	-	-
64,532	64,532	-	-
Costais Chomhairleachta arna gCaipitliú	-	-	-
Costais chomhairleachta curtha chun dochair loncaim agus Caitreachais agus Cúlchiste loncaim Choinnithe	64,532	-	-
64,532	64,532	-	-

Fragrachtar an Udarais

Tá obair agus freagracht an Udarais leagtha amach i dtéarmaí Tagartha an Udarais, ina bhfuil na hábhair freisin atá forchoimeáda go sainiúil do chinneadh an Udarais. I measc na míreanna buana a bhreithinn an Udarás tá:

- dearbhú leasanna,
- tuarascálacha ó choistí,
- tuarascálacha airgeadais/cuntais bhainistíochta,
- tuarascálacha feidhmíochta, agus
- ábhair fhorchoimeáda.

Le hAlt 32(2) de na hAchtanna Arachais Sláinte, éilítear ar Chomhaltai an Udarais gach cuntas ceart agus gnáthúil a choimeád, ina leithéid d'fhoirm agus is féidir leis an Aire Sláinte a fhaomhadh le toiliú an Aire Cateachais Phoiblí agus Athchóirithe, maidir leis an t-airgead a fhaigheann agus a chaitheann sé.

Agus na ráitis airgeadais sin á n-ullmhú aige, éilítear ar an Udarás:

- chun beartais chuntasaíochta oiriúnacha a roghnú agus iad a chur i bhfeidhm go comhsheasmhach,
- chun breithiúnais agus meastacháin a dhéanamh atá réasúnta agus stuama,
- chun na ráitis airgeadais a ullmhú ar bhonn an ghnóthais leantáigh mura bhfuil sé iomchuí chun a thiomhdú go leanfáidh sé i mbun gnó, agus
- chun a lua cé acu an ndearnadh nó nach ndearnadh caighdeán chuntasaíochta infheidhme a leanúint, faoi réir ag aon athruithe ábhartha arna nochtadh agus arna mínú sna ráitis airgeadais.

Tá an tUdarás freagrach as tairfid chuntasaíochta imleora a choimeád lena nochtar, le cruinneas réasúnta ag am ar bith, a staid airgeadais agus lena gcuirtear ar a chumas chun a áirithiú go gcomhlíontar Alt 32(2) de na hAchtanna Arachais Sláinte leis na ráitis airgeadais. Tá an tUdarás freagrach as coimeád agus as macántacht na faisnéise corparáidí agus airgeadais ar láithreán greasáin an Udarais Arachais Sláinte.

Tá an tUdarás freagrach as an bplean bliantúil agus buiséad bliantúil a fhaomhadh. Rinne an tUdarás measúnú ar feidhmíocht na heagraíochta trí thagairt don phlean bliantúil agus don bhuiséad bliantúil an 15 Samhain 2019 agus trí thagairt do thorthaí airgeadais na bliana iomláine an 21 Feabhra 2020.

Tá an tUdarás freagrach freisin as a chuid sócmhainní a chosaint agus dá bharr sin as bearta réasúnta a dhéanamh le haghaidh calaíochta agus mírialtachtai a bhraith agus a chosc.

Tá an tUdarás freagrach as bunú, as riar agus as coimeád an Chiste um Chomhionannú Riosca (“an Ciste”). Tá Comhaltai an Udarais freagrach as na ráitis airgeadais don Chiste a tháirgeadh agus a fhaomhadh.

Measann an tUdarás go dtuagtar léargas fhirinneacha chóra le ráitis airgeadais an Udarais Arachais Sláinte agus an Chiste araon ar feidhmíocht airgeadais agus ar staidéanna airgeadais an dá eintiteas amháil an 31 Nollaig 2019.

Struchtúr an Udarais

Tá an tUdarás comhdhéanta de Chathaoirleach agus seisear gnáthchomhaltai, agus ceaptar iad uile ag an Aire Sláinte. Ceapadh Comhaltai an Udarais le haghaidh tréimhsí idir trí bliana agus cúig bliana agus tagann siad le chéile 8 n-uaire in aghaidh na bliana. Sonraítear sa tábla thíos tréimhse an cheapacháin le haghaidh na gComhaltai reatha:

Comhaltai an Udarais	Ról	Data an Cheapacháin
Dr Fiona Kiernan	Gnáthchomhaltai	1 Feabhra 2016
Caroline Barlow	Gnáthchomhaltai	24 Meitheamh 2019
Michael A. O'Sullivan	Gnáthchomhaltai	24 Meitheamh 2019
Damien McShane	Gnáthchomhaltai	5 Iúil 2019
Marcella Flood	Gnáthchomhaltai	5 Iúil 2019
John Armstrong	Gnáthchomhaltai	18 Meán Fómhair 2019
Sheelagh Mallin (Cathaoirleach)	Cathaoirleach	6 Bealtaine 2010
Athcheaptha an 1 Feabhra 2016		

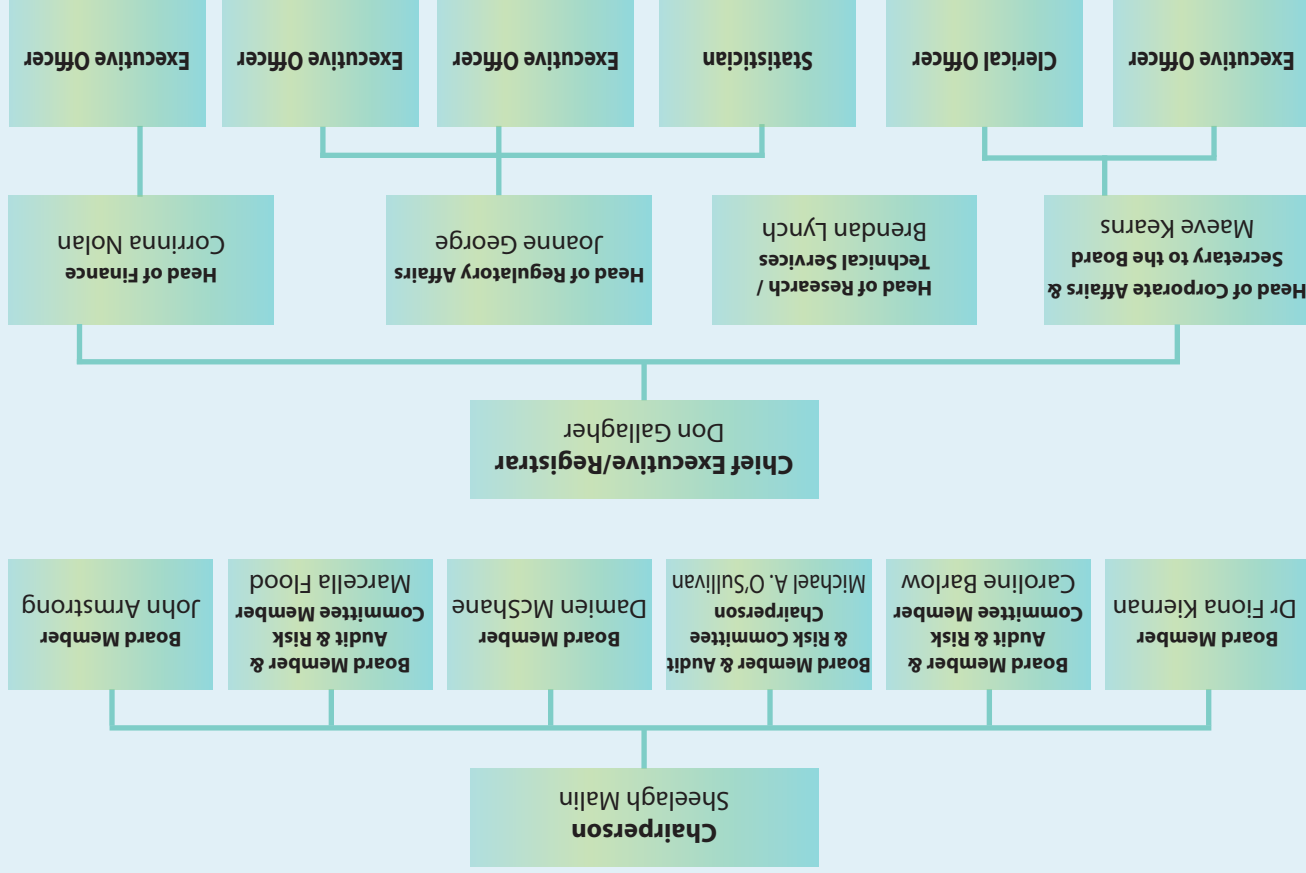
Rinne an tUdarás feimheasúnú chun a fheidhmíocht féin a mheasúnú in Albreán 2019 agus déanfáidh sé measúnú seachtarach a choimisiúint in 2020.

Bunáid an tUdarás ag ordú an Aire an 1 Feabhra 2001, faoin Acht Arachais Sláinte, 1994 mar a leasáidh (na "hAchtanna Arachais Sláinte"). Le Sceideal 1 den Acht Arachais Sláinte bunáitear an tUdarás mar chomhlacht corparáideach mar aon leis na socrúithe le haghaidh an Cathaoirleach agus Comhaltai an Udarás a cheapadh. Tá an tUdarás comhdhéanta de sheachtar comhaltai a cheapann an Aire Sláinte, agus ceaptar duine acu mar Chathaoirleach.

Tá Rialacha Gní (Téarmaí Tagartha) curtha i bhfeidhm ag an Udarás lena leagtar amach na socrúithe maidir le comhaltas an Udarás, tionól agus réachtáil cruinnithe, ról Rúnaí an Udarás, agus dualgais agus freagrachtaí tuairiscithe an Udarás. Tá na rialacha ar aon dul leis an gCód Cleachtas chun Comhlachtaí Stáit a Rialú 2016 (an "Cód") de réir mar a d'fhoilsigh an Roinn Cateachais Phoiblí agus Athchóirithe i Lúnasa 2016.

Tá na socrúithe sin infheidhme freisin maidir leis an gCiste um Chomhionannú Riosca, as a bhfuil an tUdarás freagrach faoi na hAchtanna.

Struchtúr Eagraíochta



Ta feidhmeanna an Udarás leagtha amach in Alt 21 (1) de na hAchtanna Arachais Sláinte. Tuairiscíonn an tUdarás don Aire Sláinte maidir leis na socrúithe rialachais dá chuid agus tá sé freagrach as dea-rialachas a áirithiú agus feidhmiú se an tasc sin trí chuspóirí straitéisacha agus spriocanna a leagan síos agus trí chinntí straitéisacha a ghilacadh maidir le prionshaincheisteanna gnó uile. Tá an Príomhfheidhmeannach/Cláráitheoir (POF/C) agus an fhoireann bhainistíochta sinsearaí freagrach as bainistíocht laethúil, rialú agus stiúradh rialta an Udarás Arachais Sláinte. Ní mór don Príomhfheidhmeannach/Cláráitheoir agus an fhoireann bhainistíochta sinsearaí an stiúradh straitéisach leanthan atá leagtha síos ag an Udarás a leanúint, agus ní mór dóibh a áirithiú go mbíonn tuiscint shoiléir ag na Comhaltai uile ar na príomhghníomhaíochtaí agus na príomh-chinntí a bhaineann leis an eintiteas, agus ar aon rioscaí suntasacha is dócha a bheidh ag teacht chun cinn. Gníomhaíonn an Príomhfheidhmeannach/Cláráitheoir mar idirghabhálaí díreach idir an tUdarás agus an lucht bainistíochta.

An tUdaráis Arachais Sláinte

Faisnéis faoin Udaráis

Comhaltai an Udaráis

Sheelagh Malin (Cathaoirleach)
Dr Fiona Kiernan
Caroline Barlow
Michael A. O'Sullivan
Damien McShane
Marcella Flood
John Armstrong

Promhfeidhmeannach/Clárathveoir

Don Gallagher

Rúnai

Maeve Kearns

Bainceirí

AIB plc.
40/41 Westmoreland Street
Dublin 2

Permanent TSB
56/59 St Stephens's Green
Dublin 2

Iníochóir

Comptroller and Auditor General
3A Mayor Street Upper
Dublin 1
DO1PF72

Orifigi

Canal House
Canal Road
Dublin 6
D06 FC93

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Leathnach

Tuarascáil agus Ráitis Airgeadais

[“an tUdarás”]

An tUdarás Árachais Sláinte

5 Tuarascáil agus Cuntais 2019

5.1 Tuarascáil agus Ráitis Airgeadais an Udarais Arachais Sláinte don bhliain ón 1 Eanáir 2019 go dtí an 31 Nollaig 2019

Chuíg an Aire Sláinte

I gcomhréir le téarmaí Alt 32(2) den Acht Arachais Sláinte, 1994, cuireann an tUdarás Arachais Sláinte an Tuarascáil agus na Cuntais dá chuid i láthair don tréimhse dhá mhí déag dar críoch an 31 Nollaig 2019.

4.3 Acmhainní

Foiréann

Fostáin an Údarás seachtar mar bhail foirne

Cistíú

Déantar oibríochtaí an Údarás a chistiú ag tobhach ar ghnóthais chlárthaí i gcomhréir le hAit 17 den Acht Arachais Sláinte, 1994. Rialacháin um Thobhach 2010⁴ socraítear an ráta nach mór do ghnóthais chlárthaí a íoc ag 0.12% den ioncam ó phreimheanna de chuid na ngnóthas clárthaí. Rinneadh leasú breise le hionstraim Reachtuil 528/2014, de Rialacháin um Thobhach 2014 an Achta Arachais Sláinte 1994 (Ait 17) ar an tobhach ar ioncam agus an ráta a shocrú ag 0.01% le haghaidh 2015 agus 0.09% ó 2017 ar aghaidh. Iocú an tobhach leis an Údarás ar bhonn ráthúil. Tá oblaeáid ar ghnóthais chlárthaí freisin sonraí a chur isteach faoi líon na ndaoine faoi árachas agus faoi ioncam ó phreimheanna. Tá achóir ar na stáitisticín in Agusín A. Tá Clár na nGnóthas Sochar Sláinte amháil an 31 Nollaig 2019 leagtha amach in Agusín D.

⁴Rialacháin, 2010, um Thobhach an Achta Arachais Sláinte, 1994 (Ait 17) (Leasú) (I.R. Uimh. 539 de 2010).

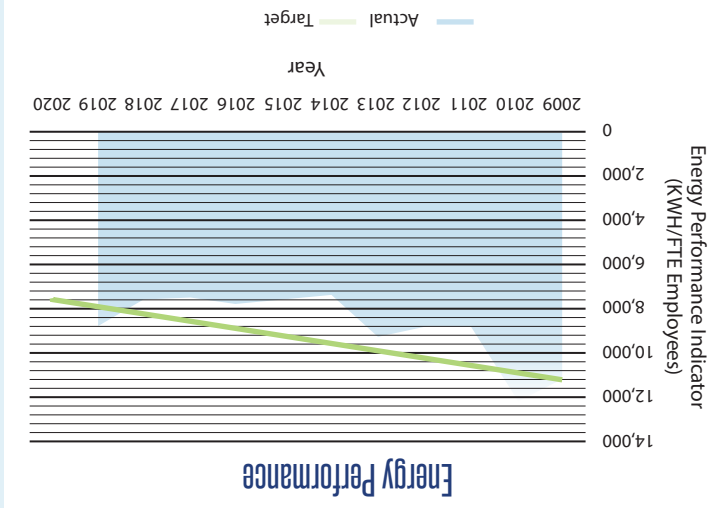
Tá a chuid spríocanna á mbaint amach ag an Údarás chun an spríoc de choigilteas éifeachtúlachta fuinnimh 33% a chomhlíonadh faoi 2020.

- Leantúint le hidliú fuinnimh freagrach a chur chun cinn laistigh den eagraíocht.
- Úsáid mhéadaithe as cumarsáid dhigiteach a chur chun cinn; agus an chóiríocht reatha;
- Bogfaidh an Údarás chug oifig nua in 2020, a bheidh thar a bheith níos tiosal ar fhuinneamh ná mar atá
- Gairis ilfheidhmeacha atá tiosach ar fhuinneamh a sholáthar agus treamh á athsholáthar;

Gníomhaíochtaí an Chláir um Éifeachtúlacht Fuinnimh atá Beartaithe in 2020:

- Leantúint le hidliú fuinnimh freagrach a chur chun cinn laistigh den eagraíocht.
- Úsáid mhéadaithe as cumarsáid dhigiteach nuair a bhíonn sé praiticiúil; agus fuinneamh nuair a theastáin treamh nua;
- Treamh Teicneolaíochta Faisnéise agus treamh eile arna athsholáthar le treamh níos tiosal ar
- An t-ama bhainistíú ar aon dul leis an aimsir iarbhr;

Gníomhaíochtaí an Chláir um Éifeachtúlacht Fuinnimh a Cuiradh Chun Feidhme in 2019:



Sa ghráf a leanas taispeántar an fheidhmíocht fuinnimh stairiúil don Údarás ag tosú sa bhliain bhonnline 2009 suas go dtí 2019.

- 15.5KWh (2018: 13.5KWh) de bhreoslaí iontaise (téamh)
 - 35.0KWh (2018: 30.3KWh) de leictreachas agus
- In 2019, d'ídig an tÚdarás 50.6 kWh mar fhuinneamh, a bhí comhdhéanta de na níthe a leanas:

fhoirgneamh iomlán.

Tuairiscíonn an tÚdarás faoina fheidhmíocht fuinnimh d'Údarás Fuinnimh Imharthana na hÉireann faoi IR Uimh. 542/2009 - Rialacháin 2009 ó na Comhphobail Eorpacha (Éifeachtúlacht Úsáide Deiridh Fuinnimh agus Seirbhísí Fuinnimh). Bíonn an tuarascáil ar fheidhmíocht fuinnimh bunaithe ar chion fhoireann an Údarás laistigh den

Tá oifig amháin ag an Údarás atá lonnaithe i dTeach na Canála. Tá na hoifigí suite ar urlár amháin d'fhoirgnimh oifigí iláitithe atá faoi úinéireacht Construction Workers Pension Scheme Trustees Limited. Níl an t-achar urlár atá léasaithe níos mó ná 1,000m² mar a bhíonn Deimhniú Fuinnimh Taispeántais de dhíth.

Sa bhréis ar phróiseáil iarratas a dhéantar faoin Acht um Shaoiréil Faisnéise 2014 de réir mar a thaghtear iad, 'A Guide to the Rules, Procedures, and Practices of the Authority', agus le chéile treoraí

Cuirtear na treoirleabhair le chéile i gcomhréir leis na hAchtanna um Shaoiréil Faisnéise agus foilsítear iad ar láithreán greasáin an Udarais. D'fhonn Alt 8 den Acht um Shaoiréil Faisnéise 2014 a chomhlíonadh, d'ullmháigh agus d'fhoilsigh an tUdarás Scéim Foilséachán, agus aird a tabhairt ar phrionsabail na hoscailteachta, na follasachta agus na cuntasachta. Leis an Scéim Foilséachán ligtear d'fhoilsíú nó do thabhairt faoi réir na bhfeidhmíochtaí agus inrochtana ar bhonn gnáthrialta lasmúigh de Shaoiréil Faisnéise ar an gcoinníoll nach bhfuil foilsíú nó soláthar rochtana den sórt sin coiscithe faoi dhí. Tríd an Scéim geallann an tUdarás chun faisnéis a chur ar fáil mar chuid de na gníomhaíochtaí gnó normalta dá chuid i gcomhréir leis an Scéim.

Fuair an tUdarás ceithre iarratas um Shaoiréil Faisnéise le linn 2019 agus sholáthair sé faisnéis maidir le sé cheist ón Oireachtas.

An Straitéis Cumaráide

Oibríonn an tUdarás beartas lena mbaineann oscailteacht, comhairliúcháin agus díospóireacht le páirtithe leasmhara ábhartha. Cuirtear an tUdarás faoi réir chumaráid le tomhaltóirí, le páirtithe leasmhara agus le páirtithe eile a bhfuil spéis acu i soláthar seirbhíse rialála agus i bhfeidhmíú a chuid feidhmeanna.

D'fhorbair an tUdarás Plean Cumaráide le haghaidh 2019 i gcomhar le soláthraithe na seirbhíse cumaráide Corparáideacha agus a Chuspóirí Straitéiseacha a bhaint amach trí chláir tomhaiste agus éifeachtach de

Le linn 2019, bhí an tUdarás gníomhach i roinnt feachtas cumaráide lena úsáideadh gníomhaíochtaí caidrimh phoiblí spríochta agus fógraíocht araon chun tuiscint an phobail a threoriú agus a neartú maidir leis an margadh árachais sláinte príobháideach pobalrátaithe, agus athruithe ar oibriú an mharгаidh sin.

Cuimsíodh na nítithe a leanas leis na príomhghníomhaíochtaí cumaráide:

- Feachtas Fógraíochta Bliantúil maidir le hAthnuachan Polasaithe
- Teagmháil leanúnach le tomhaltóirí trí phostálacha ar na meáin shóisialta agus trí fhógraíocht ar líne
- Foilsíú Nuachtlitreacha ráithiúla an Udarais;
- Foilsíú taighde neamhspleách an Udarais ar thomhaltóirí maidir leis an tionscal árachais sláinte príobháidigh;
- Freagairt a dhéanamh ar cheisteanna ó na meáin maidir le raon gnóthaí a bhaineann le hárachas sláinte
- Muirir ar othair a bhfuil cumhdach PHI acu in ospidéal phoiblí;
- Athrú soláthraithe cumhdáigh; agus
- Gníomhaíochtaí frithchialaíse sa réimse a bhaineann le PHI;
- Agallaimh ar raidió dírithe ar stáisiúin réigiúnacha d'fhonn raon teagmhála an Udarais Árachais Sláinte a mhéadú
- Freastal ar imeachtaí poiblí amhail Comórtas Náisiúnta Treabhóireachta 2019 agus ar mharaonach 50 Plus Láithreoireachtaí don Bhan Ceanais agus do na Fórsaí Cosanta maidir le ról an Udarais Árachais Sláinte.

Idtí Fuinnimh

Shocraigh an Rialtas spríoch don earnáil phoiblí de choigilteas éifeachtúlachta fuinnimh 33% faoi 2020, comhionann le 3,240 GWh. Is ionann sin agus 10% den choigilteas fuinnimh a theastíonn faoi 2020 don gheilleagair iomlán (socráíodh spríoch náisiúnta de choigilteas 20% don gheilleagair ina iomláine). Chun an coigilteas spríochta a bhaint amach forbraíodh an Plean Gníomhaíochta Náisiúnta um Éifeachtúlacht Fuinnimh (PGENE) agus i gcomhar le Rialacháin 2009 ó na Comhphobail Eorpacha (Éifeachtúlacht Úsáide Deiridh Fuinnimh agus Seirbhís Fuinnimh) tugadh sainordú maidir leis na hoibleagáidí agus spríocanna a leanas:

- Ón 1 Eanáir 2011, cuirfidh gach comhlacht earnála poiblí ráiteas i dtuarascálacha bliantúla ina mbeidh cur síos ar na gníomhaíochtaí atá á nglacadh acu chun an éifeachtúlacht fuinnimh dá chuid a fheabhsú mar aon le measúnú ar a dhul chun cinn i dtreo na spríce de 33%;
- Cuirtear clár um éifeachtúlacht fuinnimh i bhfeidhm maidir le Ranna Rialtais, Gníomhaireachtaí Stáit, Udarais Aitíúla, an tSeirbhís Sláinte agus réimsí eile na hearnála poiblí;
- Cleachtais soláthair atá tiosach ar fhuinneamh a chur i bhfeidhm; agus
- Ní foláir nó go mbíonn Deimhniú Fuinnimh Taispeántais ar taispeántais ag gach foirgneamh earnála poiblí níos mó ná 1,000m² chun idíú fuinnimh iarbhrí agus an Rátaíl Fuinnimh Foirgnimh a thaispeáint.

Seo a leanas na rioscaí a bhí rangaithe mar ardrioscaí ar chláir rioscaí an Udarás ag deireadh 2019:

Tabla 1 - Rioscaí a bhí Rangaithe mar Ardrioscaí agus Gníomhaíochtaí Maoilaithe ón GClár Rioscaí

Saimhniú an Riosca	Gníomhaíocht Mhaolaithe
Tuiscint neamhimeor ag tomhaltóir ar chumhdach arachais sláinte	<ul style="list-style-type: none"> Feidhm um fhaisnéis do thomhaltóir, plean cumarsáide agus obair fógraíochta de chuid an Udarás a dhéantar Láithreachta ag imeachtaí pobail, Comórtas Náisiúnta Treabhdoireachta, Móronach 50 Plus Láithreoiracht do Rannóg Tomhaltóir an Bhainc Cheannais na hÉireann
Saincheist um riosca de chlistí!	<ul style="list-style-type: none"> Bogearraí friturscair agus fritivireas cothrom le dáta Nósanna imeachta nuashonraithe, seirbhísithe agus slándála iomchuí Tástáil bhliantúil maidir le treá Iníochadh Imhébhanach ar chórais TF Tástáil ar shlándaíl an láithreáin ghreasaín arna cur i gcrích
Riosca maidir le caillleadh príomhphearsanra	<ul style="list-style-type: none"> Infhaighteacht soláthraithe seirbhíse seachtracha Déantar Comharbas/Teagmhasacht don Udarás agus don lucht bainistíochta Pleanáil réamhghníomhach maidir le hacmhainní Cúchistí airtgeadais imleora coinnithe
An riosca nach nglactaídh an Roinn Sláinte uinéireacht ar scéim Aoisliúntais HIA	<ul style="list-style-type: none"> Leaúint le teagmháil rialta leis an Roinn Sláinte agus leis an Roinn Cateachais Phoiblí agus Athchóirithe
An riosca a bhaineann le deighilt idir árachóir agus laistigh árachóir agus baint an bhoimín ón 'bpríomhchuspóir' mar thoradh air sin	<ul style="list-style-type: none"> An Scéim um Chomhionannú Riosca An fheidhm um fhaisnéis do thomhaltóir, an plean cumarsáide agus obair fógraíochta Forálacha reachtúil do chomhionann na nAchtanna Arachais Sláinte Tuarascálacha leathbhliantúla chug an Roinn Sláinte maidir le measúnú agus anailísí na dtuariscéan faisnéise Leaúint le comhairle a sholáthar maidir le nuashonrú agus feabhsú na scéime um chomhionannú riosca Monatóireacht ar an difríocht idir meánphreimheanna le haghaidh aoisghrúpáil éagsúla Arachóirí oscailte uile chun cloí le Cód Cosanta Tomhaltóir an Bhainc Cheannais na hÉireann Tacaíocht a thabhairt don Roinn Sláinte lena cuid oibre chun bearta um stádas sláinte feabhsaithe a thabhairt isteach

Na Teangacha Oifigiúla

Comhionann an tUdarás reachtaíocht na dTeangacha Oifigiúla agus coimeádann sé teagmháil leis an Roinn Cultúir, Oidhreacht agus Gaeltachta ina leith sin.

Dhreachtaigh an tUdarás an chéad Scéim Ghaeilge dá chuid faoi Alt 11 d'Acht na dTeangacha Oifigiúla 2003. Déantar foráil in Alt 11 do chomhachataí pobail go n-uillmhóidh siad scéim reachtúil lena sonraítear na seirbhísí a sholáthróidh siad:

- tri mhéán na Gaeilge;
- tri mhéán an Bhéarla; agus
- tri mhéán na Gaeilge agus an Bhéarla araon.

D'fhorbair an tUdarás an Scéim i gcomhréir leis na Treoirínte arna n-uillmhú faoi Alt 12 d'Acht na dTeangacha Oifigiúla 2003; Dhéarbhaigh Aire na Roinne Cultúir, Oidhreacht agus Gaeltachta céad Scéim Teangacha an Udarás Arachais Sláinte 2017 - 2020, agus tháinig sí i bhfeidhm an 9 Deireadh Fómhair 2017. Sa Scéim leagtar amach na bearta a ghlactar chun a áirithiú go soláthrófar raon seirbhísí nach bhfuil ar fáil trí mhéán na Gaeilge sa teanga sin laistigh den fhrama ama comhaontaithe. Tá an Scéim ar fáil ar láithreán greasáin an Udarás ag www.hia.ie

Saoráil Faisnéise agus Ceisteanna ón Oireachtas

Leanann an tUdarás chun a chuid oibleagáidí a chomhlíonadh maidir le freagairt ar iarraitais faoi Shaoráil Faisnéise agus ar cheisteanna ón Oireachtas. Tháinig an tUdarás faoi raon feidhme an Acht um Shaoráil Faisnéise le rith Rialacháin 2006 an Acht um Shaoráil Faisnéise 1997 (Comhachataí Forordaithe), a tháinig i bhfeidhm ón 31 Bealtaine 2006. Fanann an tUdarás faoi raon feidhme na reachtaíochta um Shaoráil Faisnéise tar éis achtú an Acht um Shaoráil Faisnéise 2014.

Poiblí, 1995 agus 2001. Chomhlíon Comhaltai an Udarais agus an fhoireann ábhartha a gcuid oibleagáidí faoin reachtataíocht sin.

Nochtadh Cosanta

I gcomhréir le hAlt 21 den Acht um Nochtadh Cosanta, 2014, bhunaigh an Udarás níosana imeachta agus coimeádann sé iad ionas gur féidir le fostaithe reatha nó le hiar-fhostaithe nochtadh cosanta a dhéanamh maidir leis an Udarás agus a chuid oibre agus chun déileáil le nochtadh mar sin. Soláthraíodh faisnéis i scríbhinn maidir leis na níosana imeachta sin do na fostaithe uile. Tá beartas an Udarais ar fáil ar a láithreán gréasáin ag <https://www.hia.ie/about-us/governance>.
Maidir le 2019, ní dhéanadh nochtadh ar bith don Udarás faoin Acht um Nochtadh Cosanta 2014.

Cearna an Duine agus Comhionannas

I gcomhréir le hAlt 42 den Acht fa Chóimisiún na hÉireann um Chearta an Duine agus Comhionannas, 2014, bhunaigh an Udarás níosana imeachta agus coimeádann sé iad chun deireadh a chur le leithcheal, comhionannas a chur chun cinn agus cearta daonna a chosaint de chuid daoine a úsáideann seirbhísí an Udarais, daoine atá buailte lena bheartais agus daoine atá fostaithe ag an Udarás.

Iniúchadh Imhéanach

Tá feidhmeanna an Udarais leagtha amach in Alt 21 (1) de na hAchtanna Arachais Sláinte. Bhunaigh an Udarás Coiste Iniúchóireachta agus Riosca (ARC) a bhfuil mar fheidhm aige tacú leis an Udarás maidir leis an fhréagracht dá chuid as saincheisteanna a bhaineann le riosca, riail agus rialachas agus le hárachas gaolmhar.
Tháinig an ARC le chéile ceithre huairé in 2019. Tá sonraí faoi bhailiúcháil agus faoi thírreamh ag crúinnithe an Choiste Iniúchóireachta & Riosca ar feadh 2019 le fáil sa Ráiteas ar Rialachas atá sna Cuntais agus atá leagtha amach i Gcuid 5 den Tuarscáil Bhliantúil agus Cuntais Bhliantúla seo. Chomhaontaigh an ARC clár iniúchtaí imhéanacha agus le linn 2019 d'ordaigh an Coiste go ndéanfaidh BDO, iniúchóirí imhéanacha arna gceapadh ag an Udarás, roinnt iniúchtaí thar a cheann. Rinne na hiníúchóirí imhéanacha iniúchtaí ar leith ar na rialuithe airgeadais imhéanacha don Udarás Arachais Sláinte agus don Chiste um Chomhionannú Riosca, mar aon le hathbhreithníú ar bhainistíocht riosca. Cuirtear tuarscálacha maidir le gach iniúchadh ina raibh tuairiscí ar na hiníúchtaí, torthaí na hiníúchtaí agus tréachtanna ón lucht bainistíochta faoi bhráid an ARC agus an Udarais. Bhual an ARC leis na hiníúchóirí imhéanacha agus leis na hiníúchóirí seachtaracha a raon le linn na bliana. D'uillmháigh feidhmeanna an Udarais pleananna gníomhaíochta chun tabhairt faoi thorthaí na n-iniúchtaí agus rinne an ARC monatóireacht orthu sin.
Rinne an ARC maoinseacht ar na ráitis airgeadais bhliantúla agus ar shaincheisteanna a bhain leis an mbeartas cuntasachta, le bainistíocht riosca, le rialuithe imhéanacha agus le luach ar airgead.

Bainistíocht Riosca

Tríd an ról agus na feidhmeanna dá chuid a chur chun feidhme, nochtar an Udarás do rioscaí straitéiseacha, oibríocháin agus airgeadais éagsúla. D'fhéadfadh na rioscaí sin teacht chun cinn ó fhoinsí imhéanacha nó seachtaracha agus d'fhéadfadh siad cosc a chur ar ábaltacht an Udarais, nó dul i bhfeidhm uirthi go tromchúiseach, chun a chuid cuspóirí a bhaint amach.
Ar aon dul le "Treoir um Bainistíocht Riosca do Ranna agus Oifigí Rialtais", arna heisiúint ag an Roinn Airgeadais i Márta 2004, agus ar aon dul leis an gCód, shocraigh an Udarás an inghlachacht riosca don eagraíocht agus d'fhorbair sé beartais chun na rioscaí a bhíonn os a chomhair a shainiú, a mheasú, a mhaolú agus a bhainistiú. Le bainistíocht éifeachtach riosca ligtear don Udarás an bhainistíocht straitéiseach, oibríocháin agus airgeadais dá chuid a fheabhsú.

Airítear Bainistíocht Riosca le Téarmaí Tagartha an ARC agus cuirtear de chuíram go dtéar an gCoiste maoinseacht a dhéanamh ar bhainistíocht riosca. Is mir bhuan í Bainistíocht Riosca ar chláir oibre an Udarais agus an ARC araon. Sa bheir sin, déanann an Udarás athbhreithníú bliantúil ar na rioscaí arna sainiú a mhaolú. Cuirtear rioscaí a dhéantar a shainiú ar bplean bainistíochta le haghaidh na rioscaí arna sainiú a mhaolú. Cuirtear rioscaí a dhéantar a shainiú ar bplean bainistíochta le haghaidh na rioscaí ar bhonn leannach. Déanann an Udarás athbhreithníú dhá uair eile sa bhliain ar rioscaí atá rangaithe mar ardrioscaí (na cinn sin atá ráitithe mar rioscaí buí nó dearga), ar rioscaí nua agus ar rioscaí a athraíonn ar an gClár Rioscaí.

4 Gnóthaí Corparáideacha

4.1 An Strateis

Le linn 2018, d'fhorbair an tUdarás Plean Strateiseach don tréimhse thrí bliana 2019 go 2021 lena leagtar amach an Mísean, na Bunluachanna, na Físeanna, na Spriocanna, na Cuspóirí Strateiseacha, na Rioscaí agus na Gníomhaíochtaí um Maoil. Is é aidhm an Udarais chun leanúint lena ról agus lena chuid seirbhísí a neartú ar aon dul lena shainchuram reachtúil, trí phleanáil ar aghaidh agus feabhsú leanúnach a chur i bhfeidhm.

Tá an Plean ar fáil ar láithreán gréasáin an udarais ag <https://www.hia.ie/strategy-plan>

Leis na ráitis a leanas corpráitear príomhchuspóir agus fócas strateiseach an Udarais maidir leis na trí bliana le teacht.

Fis an Udarais

"Le bheith aitheanta mar rialálaí neamhspleách ar an Margadh Arachais Síainte agus mar fhoinsé údarsach faisnéise agus comhairle ina leith."

Mísean an Udarais

Seo a leanas mísean an Udarais:

"Déanamid an margadh arachais síainte a rialáil faoi na hAchtanna Arachais Síainte. Agus sin á dhéanamh againn, déanamid faisnéis faoin margadh a bhailiú, a analísíú agus a chomhróinnt, agus comhlíonadh na hAchtanna á áirithiú agus an margadh arachais síainte á chumasú chun oibriú go héifeachtach chun leasa tomhaltóirí, soláthraithe, an lucht ceaptha beartas agus páirtithe leasmhara eile;"

Bunluachanna an Udarais

Ghlac an tUdarás leis na luachanna a leanas chun a chur i bhfeidhm ina chuid gníomhaíochtaí. Seo a leanas luachanna an Udarais:

- chun gníomhu i gcónaí le neamhspleáchas, le neamhchlaontacht agus le macántacht;
- chun oibriú ar bhealach próifisiúnta agus éifeachtach;
- chun a bheith ina choimeádaí iontaoifa maidir le sócmhainní faoina bhainistíocht;
- chun teagmháil ghníomhach a dhéanamh le tomhaltóirí agus le páirtithe leasmhara eile agus chun a bheith fáilteach maidir le smaointe nua agus moltaí ó fhoinsí uile;
- chun a bheith réamhghníomhach agus nuálach maidir lena chur chuíge;
- chun follasacht a choimeád maidir lena chuid gníomhaíochtaí uile; agus
- chun meas a bheith aige ar na daoine dá chuid.

Aithníonn an tUdarás an tábhacht a bhaineann leis an bhFis, leis an Mísean agus leis na Luachanna dá chuid, atá mar threoir aige, le haghaidh caighdeán arda agus soláthar seirbhíse ardchaighdeán a choimeád.

4.2 Rialachas Corparáideach

An Gód Cleachtas um Rialachas Corparáideach

Leis an gCód Cleachtas um Rialú an Udarais Arachais Síainte comhlíontar an Chóid Athbheithnithe le haghaidh Comhlachtaí Stáit a Rialú (2016) (an "Cód") a tháinig i bhfeidhm an 1 Meán Fómhair 2016. Cuirtear forálacha athbheithnithe an Chóid in ionad na gcaighdeán arna n-eisíúint roimhe sin i nDeireadh Fómhair 2001 agus i mBealtaine 2009 ag an Roinn Airgeadais.

Eitic in Oifigí Poiblí

Tá an tUdarás san áireamh le hionstraim Reachtúil Uimh. 699 de 2004 chun críocha na hAchtanna um Eitic in Oifigí

3.3.2 Forbairt

Is é láithreán greasáin an Udarais Arachais (www.hia.ie) an fhoinsé údaráisach maidir le faisnéis neamhspleách ar shaincheisteanna arachais síáinte. Coimeádann an tUdarás an láithreán greasáin, lena soláthraítear faisnéis do thomhatoirí ar aon dul leis na feidhmeanna um fhaisnéis do thomhatoirí atá leithdháilte don Udarás san Acht Arachais Síáinte (Forálacha Ilchineálacha), 2009. Nuair a thugann siad cuairt ar www.hia.ie, beidh rochtain ag thomhatoirí ar raon d'ábhair arna gcur i láthair go simplí lena ndéanfar a gceisteanna uile a fhreagairt agus lena dtabharfar an fhaisnéis a theastáin uathu chun an cinneadh is fearr a dhéanamh dóibh féin agus dá dteaghlach. Tá saoráid um chomparáid idir pleananna ar an láithreán greasáin, lena ligítear do thomhatoirí na pleananna is íomchuí a roghnú dá gcúinsí féin agus sochair agus praghsanna pleananna a chur i gcomparáid le chéile taobh le taobh. Soláthraítear rochtain leis an tsaoráid comparáide sin ar shonraí gach plean atá ar an margadh. In Aibreán 2019 seoladh an uirlis chomparáide uasghrádaithe. Leis an uirlis sin ligítear do thomhatoirí anois pleananna a chur i gcomparáid le chéile bunaithe ar phraghas, ar chumhdach, ar bharrachas agus ar raon na sochar. Is féidir le thomhatoirí anois suas le céithre phlean a chur i gcomparáid le chéile ag céim amháin ar bith.

Tá an uirlis in ann scagadh a dhéanamh faoi chineál an ospidil, faoi chóiríocht, faoi chumhdach, faoi phraghas in éineacht le barrachais. Is féidir suas le céithre phlean a chur i gcomparáid le chéile go comhuaineach. Is féidir leis an tomhatoirí brabhsáil a dhéanamh ar ghairis íolracha agus an teilifón, ríomhaire glúine nó ríomhaire deisce san áireamh.

Fuarthas níos mó ná 440,387 gcuairt ar an láithreán greasáin in 2019.

3.3.3 Fógraíocht

Tá feachtas fógraíochta 2019/2020 dirithe ar an aoisghrúpa 35 bliana go 55 bliana agus is gné den feachtas cat beochana "Hunter", agus aird á diríú ar an HIA mar an fhoinsé faisnéise iontaofa agus neamhspleách maidir le hárachas síáinte príobháideach in Éirinn. Ós rud é go ndearnadh tréimhse an fheachtais a theorannú le costas ard agus saoire ghearr na fógraíochta teilifíse agus preasa traidisiúnta do 3 seachtaine thart ar an Nollaig, aistríodh an fócas le feachtas 2019/2020 ar na meáin shóisialta agus ar raidió, rud lenar ligeadh d'úsáid an choigiltis sa bhuiséad chun an feachtas a shineadh go céithre mhí.

Ligeadh don HIA leis an gcoigiltéas costais infheistíocht a mhéadú i nithé cruthaitheacha agus an fógra Hunter an Cat a tháirgeadh as a mbainfead úsáid thar roinnt feachtas. Cruthaíodh an feachtas ar na meáin shóisialta chun tionchar a imirt le haghaidh céithre mhí agus rois d'ailt nuachta, de ghhlacadh seilbhe ar leathanaigh bhailé, agus fógraí Google ag tús an fheachtais chun briseadh tríd a bhaint amach, agus feachtas fada lena n-úsáidfead raidió, físeán ar iarratas, foilsíú digiteach agus fógraíocht lasmuigh den bhailé chun aithneantas a thabhairt don HIA mar an fhoinsé faisnéise iontaofa agus neamhspleách maidir le hárachas síáinte príobháideach in Éirinn.

3.3.4 Na Meáin Shóisialta

Lean an tUdarás chun a láithreacht ar na meáin shóisialta a chur chun cinn le linn 2019, trí fhógraíocht spríochta, trí phostálacha urraithe, agus trí chomhpháirtíochtaí le foinsí nuachta ar líne. Mhéadatomar ár n-ascchur meán sóisialta freisin ar Twitter, ar Facebook agus ar Instagram. Soláthraítear faisnéis agus nuashonruithe leis na postálacha maidir le míreanna nuachta chomh maith le naisc siar chuig www.hia.ie. Mar thoradh ar rannpháirtíocht mhéadaithe an Udarais ar na meáin shóisialta, chonaic an tUdarás méadú ar thrácht a dhírítear go díreach ar an láithreán greasáin ó na meáin shóisialta

3.3 Leas na dTomhaltóirí

3.3.1 Ceisteanna agus Gearáin ó Thomhaltóirí

I measc fheidhmeanna an Udarás tá "a leithéid de bhearta a ghlacadh agus a mheasán sé iomchuí chun feasacht bhaill an phobail a mhéadú ar a gcearta mar thomhaltóirí arachais sláinte agus ar sheirbhísí arachais sláinte atá ar fáil dóibh" agus monatóireacht a áirithiú maidir leis na hAchtanna Arachais Sláinte.

Laistigh den sainchúram sin, is é aidhm an Udarás feasacht na dtomhaltóirí ar a gcearta a mhéadú agus chun cuidiú leo táirgí arachais sláinte a thuisceint. Déanann an Udarás monatóireacht freisin ar sholáthar faisnéise do thomhaltóirí ag árachóirí chomh maith le monatóireacht ar chomhlíonadh na hAchtanna Arachais Sláinte.

Faisnéis do Thomhaltóirí

Cuidíonn an Udarás le tomhaltóirí trí cheisteanna maidir le hárachas sláinte a fhreagairt agus trí chuidiú leo díospóidí le hárachóirí a réiteach. In 2019 ba ionann líon na gceisteanna agus na ngearán a fuair an Udarás agus 2,790 teagmháil (2018: 4,940). I measc na n-ábhar is cotianta a cuireadh faoi bhráid an Udarás bhí na nithe a leanas:

- Iarratais ar chomparáidí idir táirgí arachais sláinte;
- Iarratais ar fhoilseacháin faisnéise an Udarás;
- Pobalrátú Saoil;
- Ceisteanna maidir le hagar feithimh;
- Ceisteanna maidir le táirgí arachais sláinte agus cumhdach pleananna;
- Cearta maidir le hárachóirí a athrú;
- Polasaithe cealaithe árachóirí;

Ghlac an Udarás seastán ag an gComórtas Náisiúnta Treabhddóireachta i Meán Fómhair 2019 agus ag Móraonach 50 Plus i nDeireadh Fómhair mar mheán eile chun teagmháil a dhéanamh le tomhaltóirí.

Le linn 2019, rinne an Udarás idirghabháil go rathúil thar ceann tomhaltóirí maidir le sainchisteanna a tháinig chun cinn maidir lena n-árachas sláinte. Tá dhá shampla de chásanna arna réiteach ag an Udarás leagtha amach thíos.

Cás-staidear 1

Rinne tomhaltóir teagmháil leis an Udarás le cur in iúl dó gur dhíultáigh árachóir chun a leanbh a chumhdach ar pholasaí. Bhí a polasaí féin ag an tomhaltóir trína cuid oibre nach raibh a mac cumhdaithe air agus ba mhian leis a mac a chur faoi árachas ar pholasaí ar leith. Dhíultáigh an t-árachóir i mar dúirt siad nach mór aosach a bheith cumhdaithe ar an bpolasaí freisin d'fhonn leanbh a chur faoi árachas ar pholasaí.

Rinne an tUdarás teagmháil leis an árachóir chun an fhaisnéis a tugadh don tomhaltóir a cheistiú agus chun níosana imeachta an árachóra agus comhlíonadh an phrionsabail de Rólú Oscaite a dhearbhu. Chuir an t-árachóir in iúl dó nach bhfuil leanaí faoi aois 18 mblána faoi árachas gan aosach a bheith ar an bpolasaí. D'inis an tUdarás don árachóir go mbéadh sé riachtanach don árachóir, d'fhonn Rólú Oscaite a chomhlíonadh, mionaoisigh a ghlacadh ar pholasaí fiú mura raibh aon aosach faoi árachas ann. Dhearbhaigh an t-árachóir go gclóffeadh sé leis an iarratas thuas agus go gcuirfeadh sé leanaí faoi árachas anois ar pholasaithe agus tuismitheoir nó caomhnóir mar shealbhoir an pholasaí.

Chuir an t-árachóir athoilúint ar an bhfoireann maidir leis an níos imeachta nua sin.

Cás-staidear 2

Rinne tomhaltóir teagmháil leis an Udarás chun aghi feithimh a cheistiú a bheadh infheidhme maidir le conrathal nua. Bhí an tomhaltóir tar éis polasaí a thógáil amach le hárachóir agus cuireadh in iúl dó ar dhá ghlaoch ar leith go mbéadh aghi feithimh 26 seachtaine infheidhme maidir le timpistí agus gortuithe.

Rinne an tUdarás teagmháil leis an árachóir agus cheistigh sé an fhaisnéis a tugadh do thomhaltóirí maidir le hagar feithimh. Rinne an t-árachóir seiceáil siar ar chomhráite roimhe sin leis an tomhaltóir. D'aithin an t-árachóir go ndearnadh earráid maidir le hagar feithimh agus go bhfuil timpistí agus gortuithe cumhdaithe gan aon aghi feithimh 26 seachtaine.

Ghlac an t-árachóir air féin chun athoilúint a chur ar na gníomhairí lena mbaineann agus chuir sé athoilúint ar an bhfoireann maidir leis an níos imeachta nua sin.

Bhí 305 tháirge árachais sláinte lenar bhain sochair othair chonaitheigh á margú ag deireadh 2019, i gcomparáid le 333 ag deireadh 2018. Airítear le gnéithe an mhargaidh:

- Bhí 8% de na conarthaí árachais sláinte a bhí i bhfeidhm ag deireadh 2019 faoi réir ag an ráta níos ísle de dhleacht stampála a bhaineann le conarthaí Gan Chumhdach Breise, i gcomparáid le 9% ag deireadh 2018.
- Bhí polasaithe ag 6.9% den daonra faoi árachas nach raibh gach ospidéal poiblí cumhdaithe leis ag deireadh 2019 (8.4% ag deireadh 2018).
- Mar thoradh ar éifeacht chomhcheangailte ghnéithe spríochta na dtáirgí agus an difríocht i bpréimheanna le haghaidh tairgí éagsúla, focann na daoine sin atá níos sine ná 60 bliain as préimheanna atá, ar an meán, 30% níos airde ná na préimheanna as a n-locann siad atá níos óige ná 60 bliain le haghaidh na leibhéal is cottianta de chumhdach. Ar an meán, teastáil leibhéal níos fearr de chumhdach ospidéal ó thomhaltóirí níos sine i gcomparáid le tomhaltóirí níos óige agus uaireanta d'fhéadfadh drogall níos mó a bheith orthu. pleananna nó árachóirí a athrú.

3.2.2 Tairghe arna Choimisiúint ar an Margadh Árachais Sláinte

Coimisiúnáil an tUdarás tairghe mór ar thomhaltóirí an mhargaidh árachais sláinte gach dhá bhliain. Rinneadh an babhta tairghe is déanaí ar thuairimí i nDeireadh Fómhair 2019 agus foilsíodh é i Feabhra 2020. Is féidir feachaint air ar láithreán gréasáin an Udarás.

Sa suirbhé, cé go bhfuil sástacht le cuideachtaí árachais sláinte go measartha ard fós, fuarthas amach gur laghdáil i bhfad ar suirbhé in 2018.

Laghdáil leibhéal an athraithe arís sa suirbhé is déanaí tar éis an laghdaithe sa suirbhé roimhe sin. Níor athraigh ach 19% de dhaoine faoi árachas sláinte riamh. (Sa suirbhé i

Feabhra 2018 ba é an céatadán 22% agus 24% sa suirbhé roimhe sin.) As an líon sin a d'athraigh, ní dhearna an mhórchuid díobh ach athrú amháin. I measc iad siúd nár athraigh riamh, ní dhearna ach 10% acu machnamh ar athrú riamh. Thit an céatadán sin ó bhuaicphointe de 20% in 2013. I measc iad siúd a d'athraigh, ní dhéantar breithníthe maidir le costais a lua sa mhéid céanna (cé gurb iad sin an fachtóir is mó). Ina aghaidh sin, luann mórchuid na ndaoine faoi árachas sláinte easpa coigiltis chostais mar an chuis nár athraigh siad.

Tá 62% díobh siúd ag a bhfuil árachas sláinte sa chatagóir shoch-dhimeagráfach ABC1 i gcomparáid le 41% den daonra i gcoitinne. Tá 62% d'aosáigh ag a bhfuil árachas sláinte pósta i gcomparáid le 49% d'aosáigh i sampla iomlán an tsuirbhé. Is é is dóichí nach mbeidh árachas sláinte ag aosáigh níos óige ná 35 bliana agus is é is dóichí go mbeidh árachas sláinte ag aosáigh níos sine ná 65 bliana.

Baineann na cuiseanna is mó le haghaidh árachas sláinte le costas na cóireála míochaine, chomh maith leis an gcaighdeán agus an easpa rochtana, a mheastar a bheith ann, maidir le seirbhísí poiblí. Creideann mórchuid díobh sin sa suirbhé go ligean árachas sláinte do dhaoine scuainí a sheachaint agus leibhéal seirbhíse níos fearr a fháil.

3.2.3 Tairghe Coimisiúnaithe Eile

Fuair an tUdarás tuarascáil ó na sainchomhairleoirí airgeadais agus eacnamaíochá da chuid maidir le measúnú róchúitímh i dtaca leis an scéim um chomhionannú riosca de réir mar a eilítear leis na hAchtanna Árachais Sláinte.

Thacaigh an tUdarás le tairghe leis an Ollamh Kanika Kapur ar na suirbhéanna ar thomhaltóirí árachais sláinte a dhéanam an tUdarás go débhlíantúil. Foilsíodh a cuid tairghe san Athbhreithníú Eacnamaíoch agus Sóisialta agus i bPáipéir Oibre acadúla COBAC.

Rinne an tUdarás tairghe ar a chonlán féin ar an margadh árachais sláinte. Fuair sé tuarascáil freisin ó KPMG maidir le Ról an Árachais Sláinte i gCúram Sláinte in Éirinn

3.2.4 Comhairle

Tugann an tUdarás comhairle rialta d'oifigigh na Roinne Sláinte maidir le gnéithe éagsúla árachais sláinte agus bualleann sé ar bhonn rialta le hoifigigh ón Roinn. I measc na bpríomhábhar lena mbaineann an chomhairle tá athrúithe reachtataochta ionchasacha a bhaineann le hárachas sláinte, athrúithe féideartha agus forbairtí sa todhchaí maidir leis an scéim um chomhionannú riosca agus forbairtí/sonraí an mhargaidh árachais sláinte.

Tá cláonadh ann go mbíonn éilimh níos airde in aghaidh an duine faoi árachas ina dtoradh ar dhul in aois an daonra faoi árachas de réir a chéile, fiú mura bhfuil méaduithe costais i soláthar an chúraim sláinte mar, ar an meán, teastáil níos mó ó dhaoine scothaosta. Meastar go bhfuil an éifeacht "aosaíthe" sin comhionann le 3.6% in 2019 i gcomparáid le cás nuair nach mbeadh athrú ar bith ar phróifíl aoise an daonra faoi árachas.

Ag deireadh na bliana 2019, bhí trí Ghnóthas Bailiríochta Oscailte ag oibriú sa mhargadh (Vhi Healthcare, Laya Healthcare agus Irish Life Health). Cheannaigh Irish Life Health agus rinne sé oibríochtaí an dá chuid de chomhaireamh agus Feabhra 2017. I Nollaig 2019, bhí sciar Vhi Healthcare den mhargadh comhionann le 50%, tar éis dó a chumas i Feabhra 2017. I Nollaig 2019, bhí sciar Vhi Healthcare den mhargadh comhionann le 50%, tar éis dó a bheith comhionann le 95% i lár na 1990í suiar oscailt an margadh don iomaíocht. Bhí sciar Laya Healthcare² den mhargadh comhionann le 26% agus bhí sciar Irish Life Health comhionann le 20%. Tá sciar comhcheangailte den mhargadh comhionann le 4% ag Gnóthas Bailiríochta Teoranta (Féach Agusín A, Tábla 3).

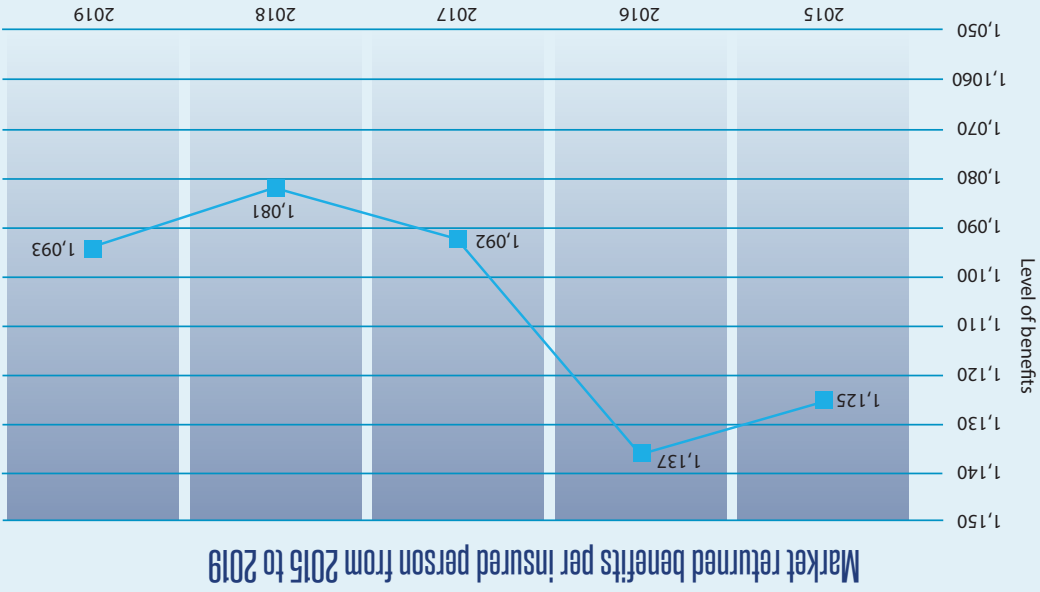
Athraíonn sciartha den mhargadh go suntasach de réir aoiseanna na ndaoine faoi árachas, de réir mar atá leagtha amach in Agusín C, cé go bhfuil méid an athraithe ag laghdú le blianta beaga anuas. Mar shampla, ag deireadh 2019, bhí 52% den mhargadh faoi árachas le Vhi Healthcare gan gnóthais teoranta san áireamh agus bhí 59% díobh síúd d'aois 70-79 ag a raibh árachas faoi árachas leo, i gcomparáid le 72% ag deireadh 2014.

Costas na nÉileamh ar Árachas Sláinte agus ar Chúram Sláinte

€1,200 a bhí sa mheáimhídeáil a fochad mar phréimh árachais sláinte maidir le cumhdach othair chónaitigh in 2019, i gcomparáid le €1,210 in 2018. Tá na figiúirí sin bunaithe ar leibhéil na bpréimheanna comhlána ach is é éifeacht na bpréimheanna do leanal agus lascaim d'aoisigh óga ná go laghdaitear an meánfigiúr³.

Le haghaidh sé bliana, bhí boiliscí i bpraghsanna do thomhaltóirí gar do nialas. Bhí boiliscí an-íseal san innéacs sláinte i bpraghsanna do thomhaltóirí freisin le blianta beaga anuas. Laghdáidh prímheanna árachais sláinte go suntasach in 2018 ach méadú iad in 2019. Méadúidh fo-innéacs árachais sláinte phraghsainnéacs tomhaltóirí faoi 6.3% sa dá mhí déag go dtí Nollaig 2019.

Sa chairt a leanas taispeántar conas a athraíodh ráta na n-éileamh arna n-íoc in aghaidh an duine faoi árachas idir 2015 agus 2019 agus na blianta sin san áireamh. Tugtar ualú de 1/3 sna ríomhanna sin d'fhonn an phréimh níos ísle a íoc ar a léiriú. (Tá figiúirí na n-éileamh bunaithe ar shainmhíniú teicniúil sna Rialacháin um Thuairiscéil Faisnéise maidir le "sochair athfhillte").



Bhí na héilimh lomlána arna n-íoc ag na trí phríomh-árachóir sláinte (Vhi, Laya, Irish Life Health) comhionann le €2.24bn in 2019. As an méid sin, bhain thart ar 1% le héilimh ó othair sheachtracha (lenár áiríodh tálillí do lianna comhairleacha othar seachtrach), bhain 19% le cóiréilí ó lianna comhairleacha in ospidéal (lenár áiríodh cásanna lae agus níosann imeachta i seomra taoibh), bhain 49% le hospidéalí phríobháideacha agus 21% le hospidéalí phoiblí. Cé go raibh sciar den mhargadh ag Vhi comhionann le 50%, fuair siad cuid níos airde faoi 6% d'éilimh, lenár áiríodh éilimh ó othair sheachtracha.

² Is idirghabhálaí árachais é Laya Healthcare Ltd a dhíolann na polasaithe árachais sláinte atá frithghheallta ag Elips Insurance Limited, atá ina ghnóthas cláraithe leis an Údaráis. Ní rialaíonn an Údaráis Laya Healthcare Ltd ach tá sé rialaithe ag Banc Ceannais na hÉireann mar idirghabhálaí árachais.

³ Deantar na préimheanna glána a ghearrann árachóirí ar thomhaltóirí a laghdú ag faoiseamh ó chéim ioncaim, atá comhionann le 20% den phréimh chomhlán suas go huasmhéid de €200 agus faigheann na hárachóirí sin go díreach ó na Coimisiúirí Ioncaim.

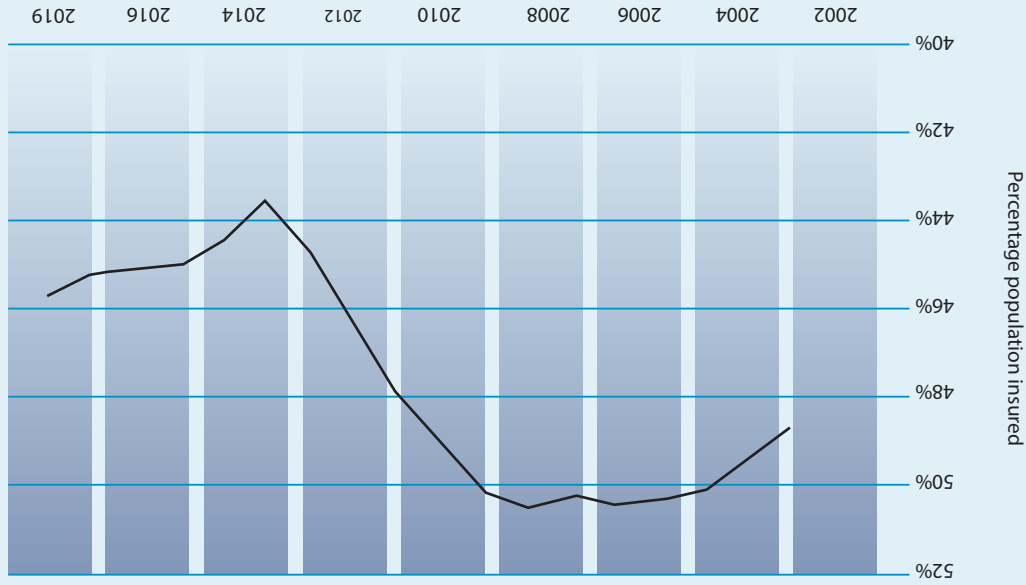
3.2 Taighde agus Comhairle

3.2.1 Monatóireacht ar an Margadh Árachais Sláinte

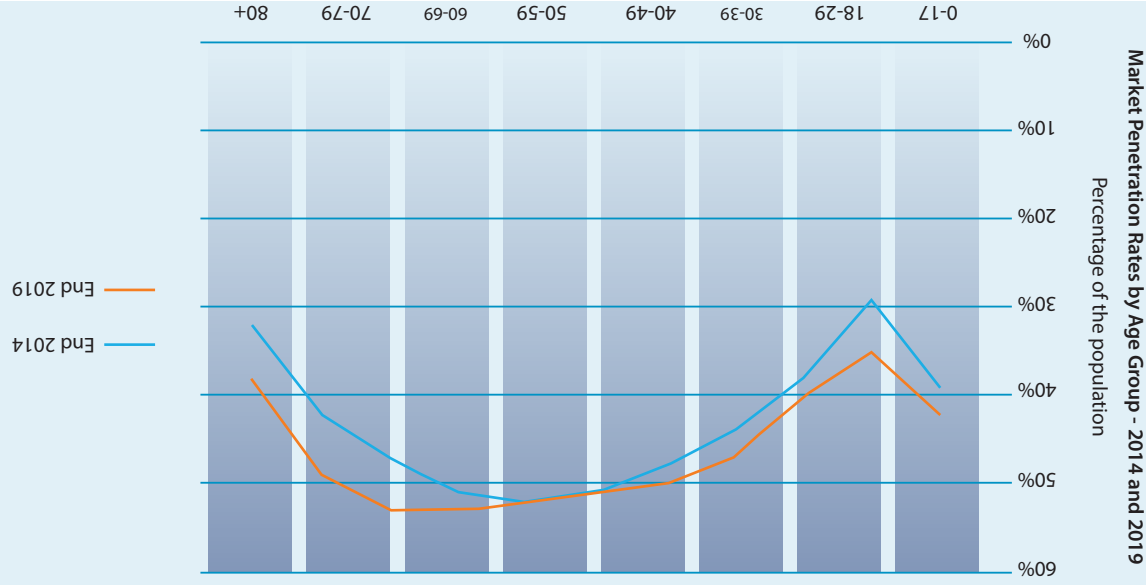
Méid an Mhargaidh

Is é an margadh árachais sláinte an margadh neamshaoil is mó in Éirinn. Ba ionann ioncam ó phríomheanna in 2019 agus €2.72 billiún, agus ba ionann é sin agus méadú 1.4% i gcomparáid le 2018. Bhí 94% den mhéid sin ag trí árachóir, is iad sin Vhi, Laya agus Irish Life Health. Laghdadh príomheanna in aghaidh an duine faoi 0.8% ar an meán in 2019 agus in 2018 araon.

Ba ionann líon na ndaoine a bhí faoi árachas sa mhargadh árachais sláinte ag deireadh 2019 agus 2.27m (agus leanai san áireamh), agus ba ionann é sin agus 46% den daonra. Bhí líon na ndaoine a bhí faoi árachas i Nollag 2019 2.5% níos airde ná 12 mhí roimhe sin, agus méadú an t-éileamh i gcoinne an chúlra de gheilleagair ag dul i méid (Féach Agusín A, Tábla 1). Bhí líon na ndaoine faoi árachas ag méadú ó dheireadh 2014 tar éis mheathlú domhan an gheilleagair sa tréimse 2009 go 2012. Tharla an buaicphointe de 2.3m duine faoi árachas ag deireadh 2008 (51% den daonra). Tá an daonra ag méadú faoi thart ar 1% in aghaidh na bliana ó go luath in 2015. Is é is dóichí go bhfuil árachas sláinte ag daoine d'aois 45 go 80 agus tá sé ag beagan níos mó ban ná fir.



Tá meánaois an daonra ag méadú agus tá ceadán an daonra sna grúpaí aois is sine ag méadú go seasta, rud atá ag méadú an éilimh ar churam sláinte. Athraíonn cuid den daonra ag a bhfuil árachas sláinte go suntasach faoi aois agus tá na codanna sna haoisghrúpaí is sine ag méadú níos gasta ná an meánlíon. Mar thoradh air sin, méadú an ceadán den daonra d'aois 60 bliain agus níos sine faoi 0.6% in aghaidh na bliana ó 2009 agus ag deireadh 2019 ba ionann é agus 22%. Táthar ag súil go leanfar leis an dá threocht (dul in aois an daonra agus dul in aois níos gasta na coda den daonra ag a bhfuil árachas sláinte) sa mheantearra.



Iuaithe agus a bhíonn an tUdarás sásta go bhfuil na creidimheasanna um chomhionannú riosca arna n-éileamh dlite go ceart do ghnóthas, eagraíonn an tUdarás focadh an mhéid dhilte ón REF.

Bailiú na Coimisiúní Ioncaim an tobhach um pobalrú mar dhleacht stampála ó ghnóthas chláraithe ar bhonn ráithiúil. Bíonn sé dlite ar an 21 lá den dara mí tar éis dheireadh gach ráithe. Ansin focann na Coimisiúní Ioncaim méid an tobhach ráithiúil le cuntas reatha an REF. Déantar cistí nach dteastáil láithreach ó chuntas reatha an REF a imheistiú i Nótaí an Stáitchiste. Is ionann Nótaí an Stáitchiste agus ionstraimí fachaí ghearrthéarma arna n-éisiúint ag Gníomhairacht Bainistíochta an Chistéáin Náisiúnta.

Fostáil an tUdarás sainchomhairleoirí iníochta imhéanúil chun athbhreithniú bliantúil a dhéanamh ar nósanna imeachta an Udarás le haghaidh an REF a riar. Ullmhaithear cuntais bhainistíochta agus cuirtear iad faoi bhráid Chomhairle an Udarás ar bhonn míosúil.

3.15 Clár na nGnóthas Sochar Síainte

Tá an tUdarás freagrach as “Clár na nGnóthas Sochar Síainte” (“an Clár”) a choimeád. Déantar fóráil le hAit 14 den Acht Arachais Síainte 1994 ionas go n-éilithear ar árachóir síainte ar bith atá i mbun gnó árachais síainte in Éirinn chun clárú leis an Udarás agus deimhniú a fháil uaidh.

Ní mór iarratas ar athnuachán an chláir a chur isteach gach bliain. Nuair a chláraithear é, eisthear deimhniú don árachóir síainte, lena ndeimhntear gur féidir leis an árachóir árachas síainte príobháideach a thairiscint i gcomhréir le téarmaí na rialacha dá chuid agus ar aon dul leis an reachtáilocht ábhartha.

Tá dhá chineál de ghnóthas árachais síainte ann in Éirinn. Is árachóir síainte iad Gnóthas Bailiríochta Oscailte nach mór dóibh cusstaimeirí a ghlacadh ar mian leo árachas síainte príobháideach a fháil (faoi réir ag srianta teoranta áirithe de réir mar atá sonraíte sa reachtáilocht). Is gairmscéimeanna iad Gnóthas Bailiríochta Teoranta den mhórchuid, a bhfuil a mballraíocht teoranta do fostaíthe eagraíochtaí áirithe. Ní féidir aon Gnóthas Bailiríochta Teoranta nua a bhunú.

3.16 Clár na gConarthar Arachais Síainte

Tá an tUdarás freagrach as “Clár na gConarthar Arachais Síainte” a choimeád. Tá sé luaithe in Ait 7AC den Acht Arachais Síainte 1994 go mbeidh an Clár ina leithéid d’fhoirm agus go mbeidh a leithéid de shonraí ann a bhaineann le cineál conartha árachais síainte ar bith atá ar thairiscint sa Stát de réir mar a shonraíonn an tUdarás. Tá ábhair an Chláir ar fáil le hiníúchadh ar láithreán gréasáin an Udarás ag: <http://www.hia.ie/consumer-information/registar-of-health-insurance-contracts> nó ag oifig an Udarás.

Táirgí a Fhógairt

Eilítear ar ghnóthas chláraithe samplaí a chur isteach de gach conradh nua nó athbhreithnithe chug an Udarás tráth nach déanaí ná 30 lá roimh táirge dá leithéid a thairiscint. Déanfaidh gnóthas gach tairiscint a choimeád le haghaidh tráth nach lu ná 60 lá ar na téarmaí agus na coinníollacha céanna agus ní mór an táirge a thairiscint le haghaidh thréimhse 12 mhí mura bhfuil cúis imleor mhath ann le haghaidh thréimhse éagsúil.

Chuir árachóirí 1,339 sampla de chonarthar nua/athbhreithnithe isteach chug an Udarás n 2019 (2018: 1,149).

Athbhreithniú ar Fhógraí um Tháirgí maidir le Comhlíontacht

Athbhreithniú an tUdarás sonraí na bhfógraí um tháirgí uile d’fhonn a áirithiú nach bhfuil siad in aghaidh na nAchtanna Arachais Síainte. Nuair a bhíonn imní ar an Udarás maidir le conradh, diríonn sé aird an árachóra ar ghnéithe an chonartha a d’fhéadfadh an reachtáilocht a sháru agus pleann sé an t-ábhar leis an árachóir. Ar gach ócáid dá leithéid thug an t-árachóir faoi imní an Udarás tríd an gconradh a leasu nó trí mhíniú imleor a thabhairt maidir le conas a chomhlíontar an reachtáilocht leis an gconradh.

éilimh réamh-mheasta sa mhargadh nó comhionann leis sin. Socraíodh an tobhach um pobalrú ag an méid a bhí réamh-mheasta chun na creidimheasanna a chistiú agus an tobhach maidir le pleananna Gan Chumhdach Breise

Na Rátaí um Chomhionannú Riosca Infhéidhme ón 1 Aibreán 2020

Le linn 2019, fuair an tUdarás tuairiscéil faisnéise don dara leath de 2018 agus don chéad leath de 2019 ó gach ceann de na gnóthais Bailiríochta Ocsaile. Cuirtear tuarascálacha maidir leis na measuinithe agus anailís ar na tuairiscéil sin faoi bhraid an Aire i Mbealtaine agus i Meán Fómhair 2019. San áireamh le Tuarascáil Mheán Fómhair 2019 bhí moltaí ón Udarás maidir le méideanna na gCreidimheasanna um Chomhionannú Riosca agus na Tobhach um Pobalrú, maidir le polasaithe a thosáil ón 1 Aibreán 2020.

Tugadh éifeacht do na rátaí is infhéidhme ón 1 Aibreán 2020 san Acht Arachais Sláinte (Leasú) 2019 agus tá siad leagtha amach in Aguisín E. Socraítear na creidimheasanna sin ionas go mbeadh costas an mhéid-éilimh réamh-mheasta sa mhargadh (an glanriosca de chomhionannú) maidir le gach aoisghrúpa d'aois 65-69 agus níos sine níos lu ná 130% de chostas an mhéid-éilimh réamh-mheasta sa mhargadh nó comhionann leis sin.

Socraíodh an tobhach um pobalrú ag an méid a bhí réamh-mheasta chun na creidimheasanna a chistiú agus an tobhach maidir le pleananna Gan Chumhdach Breise comhionann le 35% den ráta a bhí infhéidhme maidir le pleananna le Cumhdach Breise.

Measúnú ar Róchúiteamh

Eilítear ar an Udarás freisin chun a mheasúnú cé acu an ndéantar nó nach ndéantar aon árachóir a róchúiteamh leis an Scéim um Chomhionannú Riosca.

- Uair sa bhliain, faoin 1 Bealtaine, eilítear ar árachóirí cuntais bhrabúis agus chaillteanais agus cláir chomharadaithe a sholáthar don Udarás don bhliain roimhe sa mhéid agus a bhaineann siad le gnó arachais sláinte na hÉireann;

- Déann an tUdarás measúnú maidir le cé acu an ndéarnadh nó nach ndéarnadh aon árachóir a róchúiteamh leis an scéim um chomhionannú riosca, lena gcuimarsíodh iad níos mó ná brabús réasúnta a thuilleamh. Tá an measúnú maidir le cé acu an raibh nó nach raibh róchúiteamh ina thoradh ar Scéim um Chomhionannú Riosca 2016 - 2020 bunaithe ar cé acu an bhfuil nó nach bhfuil Fáiltais ar Dhíolacháin roimh atharachas agus gan gníomhaíochtaí infheistíochta san áireamh níos mó ná 4.4% in aghaidh na bliana, arna riomh ar bhonn rothlach thrí bliana. Má chinneann an tUdarás faoi na hAchtanna Arachais Sláinte go ndéarnadh árachóir (atá ina thairbhí glan den scéim um chomhionannú riosca) a róchúiteamh, eiseoidh an tUdarás dreacht-thuarascáil don árachóir. Ansin tabharfaidh an tUdarás aon aighneachtaí arna bhfaoi ón árachóir sin san áireamh sula ndéanfaidh sé cinneadh deiridh maidir le róchúiteamh; agus

- Má chinneann an tUdarás go ndéarnadh róchúiteamh, eisióin sé tuarascáil don Aire agus don árachóir lena mbaineann agus méid an róchúitímh á lua. Ansin ní mór don árachóir méid an róchúitímh a aisíoc leis an REF.

- Rinneadh an chéad tástáil dá leithéid maidir le róchúiteamh in 2019 le haghaidh na tréimse 2016 - 2018 agus an tréimhse sin san áireamh. Rinne an tUdarás an fhaisnéis a cuirtear ar fáil dó a mheasúnú agus a anailísíú agus chinn sé nach ndéarnadh an tairbhí glan a róchúiteamh mar thoradh ar an scéim um chomhionannú riosca i dtaca leis an tréimhse 1 Eanáir 2016 go dtí an 31 Nollaig 2018.

- Rinneadh tuarascáil maidir le róchúiteamh a ullmhú agus a chomhroinnt leis an Aire agus foilsíodh í ar láithreán gréasáin HIA.

- Déanfar an chéad mheasúnú eile in 2020 don tréimhse 2017-2019 agus an tréimhse sin san áireamh,

3.14 An Ciste um Chomhionannú Riosca

Bunaíodh an Ciste um Chomhionannú Riosca ("REF") in 2013 faoin Acht Arachais Sláinte (Leasú) 2012. Faoin Acht sin, tá an tUdarás freagrach as an REF a riar agus a choimeád.

Tugadh Rialacháin 2013 an Achta Arachais Sláinte (An Scéim um Chomhionannú Riosca) 1994 isteach i Feabhra 2013. Leis na Rialacháin sin leagtar amach na struchtúir le haghaidh éilimh ar chreidimheasanna um chomhionannú riosca a chur isteach ag gnóthais chláraithe chug an Udarás agus bailíochtu na n-éilíamh sin ag an Udarás. Cuirtear éilimh eatarbhacha isteach faoin 21 u lá den mhí go díreach tar éis na míosa lena mbaineann an t-éilíamh eatarbhach. A

• loctar creidmheasanna um chomhionannú riosca ón gCiste um Chomhionannú Riosca ("REF") arna oibriú ag an Udarás.

• Athrú na creidmheasanna um chomhionannú riosca atá iníoctha maidir le préimheanna ar bhonn aoise, inscne agus leibhéal an chumhdáigh. D'fhonn iomaíocht a chosaint, socraítear na creidmheasanna ionas nach bhfuiltear ag súil go laghdófar na meán-éilimh ghilana réamh-mheasta d'aoisghrúpa ar bith a fhaigheann creidmheasanna a bhaineann le haois níos lu ná 125% de chostas mheán-éilimh ghilana réamh-mheasta an mhargaidh.

• Tá creidmheasanna um chomhionannú riosca iníoctha freisin maidir le héilimh ospidéal. Go sonrach, tá méid seasta iníoctha ón REF maidir le gach tréimse thar oíche nó lae a chaitheann duine faoi árachas i gcóiríocht in ospidéal príobháideach nó in ospidéal atá cistithe go poiblí nuair a bhíonn muiréar iníoctha faoi Ait 55 den Acht Arachais Sláinte 1970 maidir lena leithéid de thréimhse. Laghdáitear an costas don árachóir leis sin maidir le daoine nach bhfuil chomh sláintúil a chur faoi árachas.

• Forchúitonn an REF costas na gcreidmheasanna trí thobhach um pobalrú a athrú (Cumhdach Breise agus Gan Chumhdach Breise).
• Iocann árachóirí focalóchtaí an tobhach um pobalrú leis na Coimisinéirí Ioncaim a aistríonn ina seal féin an t-airgead chuing an REF. Iocann an tUdarás na creidmheasanna um chomhionannú riosca leis na hárachóirí as an REF. Tugtar barrachais nó easnaimh ar bith san REF ar aghaidh agus cuirtear san áireamh iad maidir le méideanna an tobhach sa todhcha a shocrú.

Leagtar na próis amach san Acht Arachais Sláinte maidir le creidmheasanna um chomhionannú riosca a shocrú:

• Déann an tUdarás athbhreithniú agus measúnú ar shonraí maidir le héilimh agus ar shonraí eile i dtaca leis an daonra faoi árachas a bhíonn san áireamh le tuairiscéin ó na hárachóirí.
• Eisiúint an tUdarás tuarascáil don Aire dhá uair sa bhliain maidir leis an athbhreithniú agus an measúnú da chuid ar na tuairiscéin sin. San áireamh leis an dara tuarascáil bíonn moltaí maidir le méideanna na gcreidmheasanna um chomhionannú riosca agus méideanna na dtobhach um pobalrú. Bíonn aird sna moltaí ar phríomhchuspóir na hAchtanna Arachais Sláinte, is é sin róchúiteamh a sheachaint, inbhuanaitheacht an mhargaidh árachais sláinte a choimeád agus iomaíocht chóir agus oscailte a choinneáil.

• Más mian leis an Aire na creidmheasanna um chomhionannú riosca a athrú, baintear sin amach trí leasuithe leis na hAchtanna Arachais Sláinte a mhóladh, mar a dhéantar méideanna na gcreidmheasanna a shonrú.
• D'fhéadfadh an tAire, agus aird a tabhairt aige don phríomhchuspóir, is é sin róchúiteamh a sheachaint, inbhuanaitheacht an mhargaidh árachais sláinte a choimeád agus iomaíocht chóir agus oscailte a choinneáil, moltaí a dhéanamh don Aire Airgeadais maidir le méideanna na dtobhach um pobalrú, dá ndéantar fóráil sna hAchtanna Comhdhlúite Dieachtanna Stampa.

• éantar dlí de mhéideanna na gcreidmheasanna um chomhionannú riosca agus na dtobhach um pobalrú má aachtá ion an tOireachtas iad.

Na Rátaí um Chomhionannú Riosca a bhí Iníoctha in 2019

Tá rátaí na gcreidmheasanna um chomhionannú riosca agus an tobhach um pobalrú a bhí iníoctha maidir le conartháil a thosaigh agus a bhí á n-athnuachan in 2019 leagtha amach in Aguisín E.

Maidir le conartháil a scríobhadh idir an 1 Aibreán 2018 agus an 31 Márta 2019, socraítear na creidmheasanna um chomhionannú riosca ionas go mbeadh costas an mheán-éilimh réamh-mheasta sa mhargadh (an glanriosca de chomhionannú) maidir le gach aoisghrúpa d'aois 65-69 agus níos sine nó ná 130% de chostas an mheán-éilimh réamh-mheasta sa mhargadh nó chomhionann leis sin. Socraíodh an tobhach um pobalrú ag an méid a bhí réamh-mheasta chun na creidmheasanna a chistiú agus an tobhach maidir le pleananna le Cumhdach Breise. comhionann le 40% den ráta a bhí iníoctha maidir le pleananna le Cumhdach Breise.

Maidir le polasaithe a thosaigh idir an 1 Aibreán 2019 agus an 31 Márta 2020, socraítear na creidmheasanna um chomhionannú riosca ionas go mbeadh costas na meán-éilimh réamh-mheasta sa mhargadh (an glanriosca de chomhionannú) maidir le gach aoisghrúpa d'aois 65-69 agus níos sine nó ná 130% de chostas an mheán-

D'iarrr Chubb cead achomhairc maidir le breithiúnas na hArd-Chúirte ag súil na hArd-Chúirte an 18 Nollaig 2018. Níor Chuir HIA i gcoinne iarratas Chubb ar chead achomhairc ach rinne sé an argóint nár cheart cead achomhairc a dheonú ach amháin maidir le ceisteanna díl arna saináithint san Ordu lena ndeonaitear an cead achomhairc.

Chuir HIA an imní in iúl gur chruithaigh na himeachtaí leanúnacha sin neamhchinnteacht nach beag sa mhargadh árachais sláinte agus go raibh an poitéinséal ag baint leo chun bunnáiste éagórach shuntasach a bhronnadh ar Chubb thar rannpháirtithe eile sa mhargadh. D'iarrr sé freisin go gcuirfí dílus le héisteacht an achomhairc. D'fhorchóimeáid an Breitheamh Burns a breithiúnas go dtí an 11 Eanáir 2019.

An 11 Eanáir 2019 dheonaigh an Breitheamh Burns cead achomhairc do Chubb maidir le ceisteanna díl uille ! mbreithiúnas na hArd-Chúirte chuig an gCúirt Achomhairc. Cuirtear an cás faoi bhráid na Cúirte Achomhairc ! Nollaig 2019 agus d'éist an Breitheamh Ónórach Power, an Breitheamh Ónórach Whelan agus an Breitheamh Ónórach Murray leis an gcás. Forchóimeáid breithiúnas go dtí an athbhliain. An 8 Aibreán 2020 seachadadh an breithiúnas agus cinneadh go bhfuil gnáthchónaí ar mhíoc léinn a bhíonn ag freastal ar chúrsa staidéir a mhairseann níos mó ná bliain acadúil amháin. Tá an tUdarás ag dul trí impleachtaí an bhreithiúnais sin.

Tugadh Pobalrú Saoil isteach sa mhargadh árachais sláinte phríobháidigh in Éirinn an 1 Bealtaine 2015. Tar éis iarratas a fháil ón Aire Sláinte, rinne an tUdarás athbhreithniú ar Phobalrú Saoil in 2017. Mar thoradh ar an athbhreithniú sin, rinneadh roinnt leasuithe ! Meitheamh 2018 leis an reachtáilocht lena rialáitear Pobalrú Saoil a tugadh isteach in Ionstraim Reachtuilí Uimhir 224 de 2018. Ba iad na príomhathruithe mar a leanas:

- Tugtar creidimheas do bhaill na bhFórsaí Cosanta Buana agus do bhaill Chomhscéim Árachais Breoiteachta an Aontais Eorpáigh as a dtreimhsí ballraíochta ar an gcoinníoll go n-éiríonn an duine ina dhúine nach bhfuil faoi árachas an 1 Meán Fómhair 2018, nó tar éis an dáta sin, agus laistigh de naoi mí ó dheireadh a chur lena bhallraíocht.

- Tugtar creidimheas do dhaoine a bhí ina gcónaí laistigh den Stát an 1 Bealtaine 2015 agus a bhog ina dhiaidh sin chun cónaí lasmúigh d'Éirinn an 1 Samhain 2018, nó tar éis an dáta sin, as an treimhse nuair a chónaigh siad lasmúigh d'Éirinn, ar an gcoinníoll go gceannairc siad árachas sláinte príobháidíeach d'othair chónaitheacha laistigh de naoi mí óna bhfillleadh go hÉirinn.

- Tugtar creidimheas do dhaoine a chealaigh a gcuid árachais le haghaidh sé mhí nó níos faide, agus iad faoi árachas le haghaidh trí bliana ar laghad roimhe sin. Tabharfar creidimheas dóibh as treimhse ar bith nach raibh siad faoi árachas a thosaigh an 1 Feabhra 2019 nó tar éis an dáta sin. Tá treimhse an chreidimheasa teoranta do thrí bliana.

Leibhéal an Chumhdáigh

Faoin Acht Árachais Sláinte (Leasú) 2012, chinneann an tUdarás na cineálacha conartháí árachais sláinte atá ina gconartháí nach mbaineann Cumhdach Breise leo, agus lena mbaineann na leibhéal níos ísle de chreidimheasanna um chomhionannú riosca agus de thobhaigh pobalrátaithe. Eilítear leis an sainmhíniú ar chonradh nach mbaineann Cumhdach Breise leis go ndéantar fóil sa chonradh do mhéid nach mó ná 66% de chostas iomláin na muirtear ospidéal in ospidéal príobháidíeach nó do mhéid nach mó ná na hicoilíochtaí fosta forordaithe faoi na rialacháin um Shochair fosta, cibé acu is mó. Má bhíonn an tUdarás sásta go bhfuil cineál conartháí ina chonradh nach mbaineann Cumhdach Breise leis, sonraíonn sé é sin sna Rialacháin agus ar Chláir na gConartháí Árachais Sláinte. Le linn 2019, bhí an tUdarás sásta go raibh dhá phlean nua ina gconartháí nár bhain Cumhdach Breise leo agus mar thoradh air sin rinneadh ionstraim reachtuilí a fhógairt i Iúil 2019.

An 1 Eanáir 2020 bhí 31 cineál de chonartháí árachais sláinte ann a bhí sonraithe mar chonartháí nár bhain Cumhdach Breise leo ag an tUdarás, i gcomparáid le 31 an 1 Eanáir 2019. Tá cineál amháin ar a laghad de chonradh nach mbaineann Cumhdach Breise leis ag gach ceann de na Gnóthais Ballraíochta Oscailte. An 1 Eanáir 2020 bhí 274 cineál de chonartháí árachais sláinte lena mbaineann Cumhdach Breise, i gcomparáid le 302 an 1 Eanáir 2019.

3.1.3 Scéim um Chomhionannú Riosca na hÉirean

Scéim um Chomhionannú Riosca 2016 - 2020

Cuirtear Scéim um Chomhionannú Riosca 2016 - 2020 in iúl don Choimisiún Eorpach mar Státchabhair a bhí comhoiriúnach leis an margadh imhébhanach. I Feabhra 2016 dúirt an Coimisiún Eorpach nach raibh sé ag cur i gcoinne na scéime cabhrach fógartha sin.

Sé a leanas phríomghnéithe na Scéime um Chomhionannú Riosca:

3.1 Rialáil

3.1.1 Struchtúr Rialála an Mhargaidh

Tá córas rialála um árachas sláinte príobháideach in Éirinn bunaithe ar na príomhphrionsabail de phobalrú, de rollu oscailte, de chumhdach saoil agus de shochair fosta. Tá sé mar aidhm aige chun a chinntiú nach gcosonann árachas sláinte níos mó dóibh síd is mó gá. Is córas neamhchístithe é, agus ciallaimn sé sin nach ndéantar aon chiste a fhorbairt thar shaol an duine faoi árachas chun costais na n-éileamh lena bhfuiltear ag súil a chumhdach. Ina ionad sin, cuirtear gach árachóir an t-airgead a flocann daoine faoi árachas i dtoll a chéile agus tóghtar costas na n-éileamh in aon bhliain airithe ón gciste sin.

Is é sa chomhthéacs sin nach mór an coincheap de phobalrú a thuisct. Ciallaimn sé sin nach bhfuil aon éifeacht ag leibhéal an riosca a churthaítear ag tomhaltóir airithe don árachóir ar an bpréimh a flochtar. I bhfocail eile, gearrtaí an phréimh chéanna ar gach duine le haghaidh pleán airithe, beag beann ar aois, ar inscne nó ar staid reatha a sláinte nó ar staid dhócuil a sláinte sa todhcha, faoi réir ag eisceachtal maidir le leanal faoi aois 18 mbliana, lascaim do bhail i ngrúpséimeanna, aosaigh óga agus ualuithe pobalrú saoil.

Ciallaimn rollu oscailte agus cumhdach saoil, seachas in imthosca thar a bheith teoranta atá sonrath sa reachtáilocht, nach mór d'árachóir árachais sláinte iarratasóirí uile ar árachas sláinte a ghlacadh agus rátháitear an ceart do thomhaltóirí uile ar athnuachan a bpolasaithe beag beann ar a n-aois nó ar staid a sláinte.

Faoi na Rialacháin um Shochair fosta, ní mór íosléibhéal airithe de shochair a sholáthar le táirgí árachais uile lena soláthraítear cumhdach do chóireáil dóthair chónaitheacha in ospidéal. Meastar go bhfuil sé ríachtanach íosléibhéal na sochar a rialáil mar gheall ar nádúr casta agus speisialta na dtáirgí árachais sláinte phríobháidigh, mar gan rialáil, d'fhéadfaid sé bheith ina thoradh air sin go soláthraítear táirgí do thomhaltóirí nach soláthraítear leibhéal cumhdach leo atá cuimsitheach go leor.

Is próiseas é comhionannú riosca atá dirithe ar thabhairt faoi dhifríochtaí i gcostais éileamh na n-árachóir a bhíonn ina dtoradh ar athruithe i stádas sláinte a mball. Is é atá i gceist le comhionannú riosca íocaíochtaí d'árachóirí nó uathu a bhaineann le próifíl riosca a mballraíochta. Is córas coitianta é comhionannú riosca i dtíortha ina bhfuil árachas sláinte pobalrú.

3.1.2 Forbairt Rialála in 2019

Achtúodh an Acht Arachais Síainte (Leasú) 2019 i Nollaig 2019. Rinneadh an Acht Arachais Síainte 1994 a leasú leis mar a leanas:

- Chun méid na bpréimheanna a shonrú a bheidh le hóc as an gciste um Chomhionannú Riosca maidir le haicmi áirithe daoine faoi árachas ón 1 Aibreán 2020
- Chun leasú a dhéanamh mar gheall air sin ar an Acht Comhdhúite Dleachtanna Stampa 1999; agus
- Chun foráil a dhéanamh do ghnóthaí gaolmhara.

Eilítear ar árachóirí a dhíolann conarthaí árachais sláinte do dhaoina a bhíonn "a bhfuil gnáthchónal orthu sa Stát" a bheith cláraithe leis an Údarás agus chun forálacha na Achtanna Árachais Síainte a chomhlíonadh. Chinn an Údarás go gciallaimn "gnáthchónal sa Stát" maidir le mic léinn nach bhfuil ón Límistéar Eorpach Eacnamaíoch go bhfuil siad ag freastal ar chúrsa staidéir a mhairseann níos mó ná bliain acadúil amháin. Scríobh an Údarás chúig roinnt árachóirí in 2016 a rabh a leithéid de chonarthaí á ndíol acu (nó a bhí ag smaoinéamh faoina ndíol) agus an cinneadh sin á chur in iúl dóibh. Níor ghlac Chubb European Group Limited leis an gcinneadh sin agus mar thoradh air sin sheirbhéail an Údarás Fógra Fortheidhmithe air i Márta 2017.

D'eisigh Chubb European Group Limited dhá shraith d'imeachtaí an 4 Bealtaine 2017 san Ard-Chúirt maidir leis an bhFógra Fortheidhmithe. D'fhéach siad Ordu chun an Fógra Fortheidhmithe a chur ar neamhní mar aon le hOrdu chun cinneadh an téarma "gnáthchónal sa Stát" de chuid an Údaráis a chur ar neamhní freisin maidir le mic léinn neamh-LEE.

Sheachaid an Breitheamh Tara Burns a breithiúnas sna himeachtaí achomhairc reachtúil agus sna himeachtaí athbhreithnithe bhreithiúnaithe araon an 22 Deireadh Fómhair 2018. Sa dá chás dhíuláitigh sí na hargóintí a rinne Chubb agus dhíuláitigh sí an faoiseamh a dheonú a dtarr Chubb. D'aontaigh sí le léirmhíniú agus le cinneadh an Údaráis gur chiallaigh "gnáthchónal sa Stát" maidir le mic léinn nach rabh ón Límistéar Eorpach Eacnamaíoch go rabh siad ag freastal ar chúrsa staidéir a mhairseann níos mó ná bliain acadúil amháin.

- Feidhmeanna áirithe a chur chun feidhme maidir le díleacht stampála árachais sláinte agus creidmheasanna um chomhionannú riosca i dtaca leis an scéim um chomhionannú riosca;
- Cibé beart a dhéanamh a mheasann sé iomchuí d'fhonn feasacht an phobail a mhéadú ar a gcearta mar thomhaltóirí árachais sláinte agus ar sheirbhísí árachais sláinte atá ar fáil dóibh; agus
- Chun "Clár na nGóthas Sochar Sláinte" ("an Clár") agus "Clár na gConarthai Arachais Sláinte" a choimeád.

Feidhmeoidh an tUdarás a leithéid de chumhachtaí agus atá ríachtanach le haghaidh an fheidhm dá chuid a chur chun feidhme. D'fhéadfadh an tAire freagrachtaí breise a shannadh don Udarás de réir mar a fhoráiltear sna hAchtanna Arachais Sláinte.

Bunaíodh an tUdarás le hOrd an Aire an 1 Feabhra, 2001, faoin Acht Arachais Sláinte, 1994 agus oibríonn se i gcomhréir le forálacha an Achta sin agus na hAchtanna Arachais Sláinte (Leasuithe) (“na hAchtanna Arachais Sláinte” le cèile).¹

Leis na hAchtanna Arachais Sláinte déantar foráil do rialáil ghnó an arachais sláinte phríobháidigh in Éirinn tar éis achú “Threoir um Arachas Neamhsaoil” de chuid an Aontais Eorpaigh. Sa Treoir sin leagtar amach ríachtanais an mhargaidh imhéanigh do Bhallstáit aonair na ríachtanais shainiúla a ghlacadh ar an mbealach is iomchuí dá reachtaíocht Eorpach sin ligtear do Bhallstáit aonair na ríachtanais shainiúla a ghlacadh ar an mbealach is iomchuí dá gcóras dlí náisiúnta áirithe agus dá gcóras cúram sláinte náisiúnta.

Tá Príomhchuspóir na hAchtanna Arachais Sláinte leagtha amach sa reachtaíocht mar a leanas:

“Is é príomhchuspóir an Achta seo chun a áiritíú, chun leasa an phobail agus ar fud an mhargaidh arachais sláinte, go mbíonn rochtain ar chumhdach arachais sláinte ar fáil do thomhaltóirí seirbhísi sláinte gan aon idirdhealú a dhéanamh eatarthu (is cuma má dhéantar é sin trí chreidimheasanna um comhionannú riosca nó trí bhearta dleacht stampála nó trí bhearta eile, nó trí aon chomhcheangal díobh sin), go háirithe maidir le costais seirbhísi sláinte, bunaithe ina n-íomláine nó i bpáirt ar stádas an riosca do shláinte, ar aois nó ar inscne aon thomhaltóirí dá leithéid nó aon aicme de thomhaltóirí dá leithéid, nó ar mhínicíocht sholáthar na seirbhísi sláinte dóibh, agus an méid a leanas á thabhairt san áireamh go háirithe chun críocha an chuspóra sin:

- a) is amhlaidh go méadaithe ríachtanais thomhaltóirí na seirbhísi sláinte de réir mar a mheathlaíonn a sláinte, agus de réir mar théann siad in aois agus de réir mar a thagann an tseanaois orthu freisin
- b) an imhianaitheacht chun a áiritíú, chun leasa dlíthpháirtíocht na sochaí agus idirghlúine, agus beag beann ar stádas riosca sláinte nó ar aois aon ghlúine ar léith (nó cuid di), nó ar mhínicíocht sholáthar na seirbhísi sláinte di, go gcomhroinntear ualach chostais na seirbhísi sláinte ag daoine faoi arachas trí fhóráil a dhéanamh d’fhoirdheontas costais idir daoine is mó sláinte agus daoine is lú sláinte, lena n-áirítear idir daoine óga agus daoine aosta, agus, gan dochar do ghinearáltaocht an chuspóra sin, go háirithe go mbíonn rochtain ag daoine is lú sláinte, agus daoine aosta san áireamh, ar chumhdach arachais sláinte trí bhithin creidimheasanna um chomhionannú riosca;
- c) an dóigh a n-oibríonn an margadh arachais sláinte maidir le conarthaí arachais sláinte, i dtaca le gnóthais chláraithe aonair agus ar fud an mhargaidh araon; agus
- d) an tabhacht a bhaineann le gnóthais chláráithe (arachóirí sláinte) a dhispreagadh as bheith rannpháirteach i gcleachtais, nó as conarthaí arachais sláinte a thairiscint, trí dheighnílit an mhargaidh arachais sláinte (trí mheáin ar bith) nó ar bhealach eile, a bhfuil mar chuspóir nó éifeacht acu bheith i bhfách le soláthar cumhdach ag na gnóthais ar an riosca arachais sláinte de dhaoine is mó sláinte, lena n-áirítear daoine óga, thar chumhdach an riosca arachais sláinte de dhaoine is lú sláinte, lena n-áirítear seandaoine;

Ciallaíonn pobalrú bearta, ina n-íomláine nó i bpáirt, atá infheidhme maidir le baint amach an phríomhchuspóra.

Seo a leanas príomhfhidhmeanna an Udarais:

- Monatóireacht a dhéanamh ar an margadh arachais sláinte agus comhairle a sholáthar don Aire (ar iarratas uaidh/uaithe nó ar a chonlán féin) maidir le gnóthaí a bhaineann le hárachas sláinte;
- Monatóireacht a dhéanamh ar oibríú na hAchtanna Arachais Sláinte agus, nuair is iomchuí, fógraí forfheidhmithe a eisíúint d’fhonn comhlíonadh na hAchtanna a fhorfheidhmiú;

¹ The Health Insurance Act, 1994 (Establishment Day) Order, 2001 (S.I. No. 40 of 2001).

An tUasalCorinna Nolan
Ceann Airgeadais

Is baill í Corinna de Chuntasóirí Cairte Éireann agus d'Institiúid Arachais na hÉireann arson. Sula ndeachaigh sí leis an Údarás, d'oibrigh an tUasal Nolan laistigh de Rannóg Maoirseachta Arachais Bhanc Ceannais na hÉireann, agus bhí ról aici roimhe sin maidir le hiníúchadh ar sheirbhísí airgeadais le Deloitte. Shuinn an tUasal Nolan mar lontaobhaí ar Bhord carthanais cláraithe freisin.



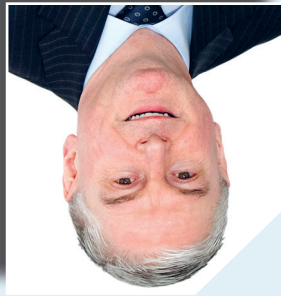
Tá oifigí an Údarás Arachais Sláinte suite ag:
Teach na Canála, Bóthar na Canála, Baile Átha Cliath 6, D06 FC93.
Glao áitiúil: 1850 929 166
Teil: (01) 406 0080
Facs: (01) 406 0081
Rphost: info@hia.ie
Láithreán gréasáin: www.hia.ie



An Lucht Bainistíochta

Seo a leanas Lucht Bainistíochta an Udarás:

Baill agus Lucht Bainistíochta an Udaráistement



An tUasal Don Gallagher
Príomhfheidhmeannach/Cláraitheoir

Tá MSC ag Don i mBainistíocht ó Cholaíste na Tríonóide, Baile Átha Cliath agus is Príomhfheidhmeannach idirnáisiúnta é ag a bhfuil seantáthí agus a bhainistigh agus a shuigh ar Bhord de chuid cuideachtaí árachais agus bainistíochta rachmais idirnáisiúnta. Is Stiúrthóir Cairte é Don le hinstitiúid Stiúrthóirí RA. Le déanaí bhí an tUasal Gallagher ina Phríomhoifigeach Feidhmiúcháin (POF) agus ina Stiúrthóir Feidhmiúcháin le fochuideachta Eorpach de chuid príomhárachóirí saoil domhanda. Roimhe sin, bhí an tUasal Gallagher ina Leas-Uachtarán Sínearach agus ina Stiúrthóir Bainistíochta le príomhárachóirí saoil Ceanadach in Éirinn agus i gCeanada arson. Ceapadh an tUasal Gallagher do Chomhairle Ombudsman na Seirbhísí Airgeadais i Eanáir 2017.



An tUasal Maeve Kearns
Céann Gníothaí Corparáideacha/Rúnaí leis an Udarás

Tá Céim Baitisiléara Tráchtála ag Maeve ó Ollscoil na hÉireann, Gaillimh, agus is Comhartaí de Chuntaisóirí Cairte Éireann. Sula ndeachaigh sí leis an Udarás, bhí sí ról airgeadais éagsúla ag an Uasal Kearns laistigh de chomhlachtaí poiblí eile mar aon le ról i mbainistíocht le príomhbhanc infheistíochta.



An tUasal Brendan Lynch
Céann Taighde/Seirbhísí Teicniúla

Is eacnamaí é Brendan agus is dlíodóir cáilithe é freisin. Tá céim Mástir aige in Eacnamaíocht mar aon le Diplóma i nDlí na hEorpa. D'oibrigh sé mar shainchomhairleoir eacnamaíochta, mar eacnamaí stochbhróicéireachta agus mar chomhairleoir eacnamaíochta don Aire Airgeadais.



An tUasal Joanne George
Céann Seirbhísí Rialála

Tá Baitisleirí i Staidéir Achtúireacha agus Airgeadais ag Joanne agus is Comhartaí de Chumann na hAchtúirí in Éirinn. Sula ndeachaigh sí leis an Udarás, d'oibrigh sí do chuideachta bainistíochta riosca, bróicéireachta árachais agus chomhairleach ilnáisiúnta.

Caroline Barlow – Ceaptha an 24 Meitheamh 2019



Is Comhata i Caroline de Chumann na Nachúirí in Éirinn agus tá níos mó ná 34 bliana de tháithí aici ar raon leathan de rólí árachais ghinearálta ar leibhéal na RA agus ar leibhéal Eorpach araon. Tá MA sa Mhatamaitic aici ó Ollscoil Cambridge.

Mar Cheann na Feidhme Achtúirí le Zurich Insurance plc go dtí go ndeachaigh sí ar scor in 2018, bhí Caroline freagrach as na ríachtanais rialachais a chomhlíonadh a bhain leis an bhfeidhm achtúireach, lena áiríodh tuairim achtúireach bhliantúil agus tuarascáil achtúireach bhliantúil maidir le láidreacht na gclúichistí. D'oibrigh sé go dlúth freisin leis na Feidhmeanna Riosca agus Airgeadas d'fhonn an tSamhail Chaitéil Imhábhanach a fhorbairt agus chun an caipiteal sócmhainneachta ríachtanach a mheas.

Mar thoradh ar a gairme, tá tuiscint dhomhan ag Caroline ar ghnó an árachais agus ar na rioscaí agus neamhchinnteachtaí a bhaineann leis, agus tá eolas fóna aici ar airgeadas árachais. Tríd an táithí dá cuid ar bheith ag obair le cuidreachta árachais dhomhanda tá tuiscint aici ar an ngá le rialachas láidir, le maoiníteoireacht neamhspleách agus le dúshlán cuidítheach nuair is íomchuí.

Marcella Flood – Ceaptha an 5 Iúil 2019



Is ceannaire gnó i Marcella a bhfuil neart táithí aici, atá an-ghrinn i gcuras tráchtála, agus í ag obair ar leibhéal Stúirthóra/ Fhoireann na gCeannairí le níos mó ná deich mbliana. Tá táithí fhairsing aici ar oibríochtaí agus straitéisí teicneolaíochta a shainníú agus a spreagadh lena soláthraithe ar luach do scairshealbhóirí. Bhí sí i gceannas ar chláir athraithe shuntasacha laistigh de chorparáidí domhanda agus i ngnólaichtaí nuathionscanta iolracha freisin. Is gníomhaí ar son athraithe san fhiontraíocht i Marcella a bhfuil dúshlúim aici i bhforbairt daoine agus i bhfoirne ardheithmíochta a chruthú.

Faoi láthair tá Marcella ina Ceann ar Thrasfhoirmiú Dhigiteach le Allianz Care, atá a bhfuil sí freagrach as an bhfís agus straitéis dhigiteach a fhorbairt agus a chur i bhfeidhm do Allianz Care ar fud an domhain. Áirítear leis na rólí a bhí aici roimhe seo Stúirthóir, Oibríochtaí OEM ag Microsoft. Is Stúirthóir Cairte i Marcella le hinstitiúid Stúirthóirí RA, agus tá MBA aici ó Choláiste Smurfit, an Coláiste Ollscoile, Baile Átha Cliath.

Michael A O Sullivan – Ceaptha an 24 Meitheamh 2019



Is iar-chathaoiríoch é Michael ar Bhord Ospidéal Ollscoile na Trócaire agus bhí sé ar bhord Ghrupa Ospidéal an Deiscirt/an Iardheiscirt freisin. Is innealtóir Sibhialta agus Cuntasóir Bainistíochta Cairte é agus tá MBA aige ó Choláiste Ollscoile Chorcaigh.

Tá táithí shuntasach aige mar stúirthóir feidhmíocháin ar bhoird i ról éagsúla lena n-áirítear airgeadas, pleanáil gnó agus mar cheann ar ghnólaicht lionraí fónais rialaithe. Sula ndeachaigh sé ar scor bhí Michael ina Stúirthóir Tráchtála Grúpa do Bhord Gáis Éireann atá a ról bh freagracht mar stúirthóir feidhmíocháin aige as rialáil, as pleanáil straitéisíoch agus as curas dlíthiúla/ corparáideacha. I measc na bhfreagrachtaí feidhmíocháin dá chuid bhí sé i gceannas ar an tionscadal um Oscailt an Mhargaidh nuair a bhí sé ag obair le rialáil na hearnála agus leis an tionscal chun rialacha a shainníú le haghaidh margadh gáis iomaíoch a bhunú agus a oibriú in Éirinn.

Tá táithí shuntasach aige ar idirghníomhu le ranna rialtais agus le rialáitithe i bProbácht na hÉireann, i dTuaisceart Éireann agus san Aontas Eorpach. Faoi láthair tá Michael ag obair i roinnt rólí neamhfheidhmíocháin ar bhoird lena n-áirítear Firmus Energy atá faoi uinéireacht phróbháideach i dTuaisceart Éireann, atá a bhfuil sé ina gcathaoiríoch freisin ar an gColáiste Iníochóireachta agus Riosca agus tá sé ina chathaoiríoch freisin ar Scéim Pínsín le Sochar Sainithe Ervia.

John Armstrong – Ceaptha an 5 Iúil 2019



Is achúire sínearach agus eacnamaí sláinte é John. Rinne sé a chuid staidéar focheime i gColáiste na Tríonóide, Baile Átha Cliath agus rinne sé a chuid staidéar iarchéime ag Ollscoil Georgetown, Washington DC. Tá taighde fairisng déanta aige ar an oiread ábhar um athchóiriú árachais sláinte agus tá naisc taighde agus teagaisc ghníomhacha aige le hOllscoil Erasmus i Rotterdam, san Istitiú, agus leis an bhForas Riaracháin, Baile Átha Cliath araon.

Tá níos mó ná 25 bliana de tháithí aige ar obair sa tionscal árachais sláinte. Ina theannta sin, tá comhairle tuighta aige do níos mó ná 20 tír maidir le hábhair um athchóiriú maoinithe sláinte i gcodanna éagsúla den domhan, lena n-áirítear athchóiriú na n-earnálacha árachais sláinte dá gcuid.

James A. McNamara – An tréimhse oifige dá chuid curtha i gcrích an 25 Eanáir, 2019.
Ian Britchfield – An tréimhse oifige dá chuid curtha i gcrích an 20 Bealtaine, 2019.

2 Comhaltas agus Lucht Bainistíochta an Udarais

Comhaltas

Ceapann an tAire Sláinte (“an Aire”) Comhaltai an Udarais le haghaidh téarmaí de suas le cúig bliana. Is iad na Comhaltai den Udaras:



Ms. Sheelagh Malin (Cathaoirleach) – Ceaptha an 6 Bealtaine, 2010, Athcheaptha an 1 Feabhra, 2016
Is Comhaltai i Sheelagh de Chumann na Nachtuirí in Éirinn. Tá níos mó ná 25 bliana de thábhí ar bhainistíocht sa tionscal árachais saoil aici, lena n-áirítear mar Stiúrthóir Bainistíochta, Stiúrthóir Airgeadais, Oifigeach Comhlíonachta, agus i ról i bhforbairt táirgí agus margáil. Tá sí ina Stiúrthóir Neamhneamhúcháin ar roinnt bord de chuideachtaí árachais.



Dr. Fiona Kieran – Ceaptha an 1 Feabhra, 2016
Is Lia Comhairleach i Fiona in Ainéistéise agus i Míochaine Dhianchúráim in Ospidéal Beaumont, agus is Comhaltai de Cholaíste Ainéistéisithe na hÉireann. Chomh maith leis an gcéim mhíochaine dá cuid, tá Céim Mástir aici in Eacnamaíocht, Beartas agus Bainistíocht na Sláinte ó Scoil Eacnamaíochta agus Eolaíochta Polaitiúla Londan, agus tá staidéar á dhéanamh aici ar dhochtúireacht san Eacnamaíocht leis an Roinn Eacnamaíochta sa Cholaíste Ollscoile, Baile Átha Cliath. Thug sí léachtaí ar ábhair a bhaineann le leithdháileadh acmhainní agus le heacnamaíocht na sláinte laistigh den Cholaíste Ainéistéisithe, agus rinne sí láithreoirachtaí go hidirnáisiúnta ar úsáid cúram sláinte agus ar rochtain ar chúram sláinte. Baineann a réimsí taighde reatha leis an gcaidreamh idir ioncam agus sláinte in Éirinn, agus le feidhmíocht an chórais sláinte a thomhas in ospidéal in Éirinn.

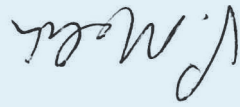


Damien McShane – Ceaptha an 24 Meitheamh, 2019
Is comhairleoir dlí cumasach agus feidhmeannach corparáideach é Damien ag a bhfuil tábhí shuntasach ar leibhéal sinsearach ar fud na hearnála airgeadais. Faoi láthair is compháirtí é i gcéim amháin de ghnólaachtaí dlí príomhúla na hÉireann, agus go díreach roimhe sin bhí sé ina bhall de bhord stiúrthóir ar cheann amháin de na bainc taisceánacha is mó in Éirinn (agus an freagrach as a chuid feidhmeanna taisceánacha i measc gníomhaíochtaí eile. Roimhe sin bhí sé ina chomhairleoir dlí leis an mBanc Ceannais agus le Aviva, áit a raibh tábhí shuntasach aige ar chúrsaí árachais sláinte.

Tá céimeanna aige ó Ollscoil na Ríona, Béal Feirste, ó Ollscoil na hÉireann (COBAC), ó Ollscoil Bhaile Átha Cliath (Colaíste na Tríonóide), ó Ostaí an Rí agus ó Ollscoil Oxford (Colaíste Iosa), agus le déanaí fuair sé MBA (le gradam) ón ollscoil sin. Is dlíodóir é Damien a glacadh chun cleachtadh in Éirinn (Dlíodóir) agus i Nua-Eabhrac (Aturnae, gan chleachtadh) araon, tugann sé léachtaí ag an Institiúid BaincÉireachta ar chúrsaí dlíthiúla agus rialála, agus gníomhaíonn sé mar iontaobhaí carthanais freisin.

Bhí áthas orm fáilte a chur roimh chúigear Comhairle nua den Udarás in 2019, agus raon leathan de shaineolas, déolas agus de thairní abhartha á thabhairt leo. Ba mhairt liom buíochas a ghabháil leis an Aire Síainte, an tUasal Simon Harris TD, agus leis na hoifigigh freisin sa Roinn Síainte, as a gcuid tacáid chomhroime le linn na bliana.

Mar fhocal scoir, gabhann an tUdarás a bhúíochas le foireann an Udarás as an obair a rinne siad agus as an tiomantas a thaispeáin siad le linn 2019.



Sheelagh Malin
Cathaoirleach

1 Ráiteas an Chathaoirigh

I gcomhréir le hAit 33(2) den Acht Arachais Sláinte, 1994, tá áthas orm Tuarascáil Bhliantúil agus Cuntais Bhliantúla an Udarais Árachais Sláinte (“an tUdarás”) a chur i láthair don bhliain dar críoch an 31 Nollaig 2019. Comhlíonann an tUdarás roinnt feidhmeanna maidir leis an margadh árachais sláinte phríobháidigh in Éirinn, a bhfuil a chóras rialála bunaithe ar na príomhphrionsabail de phobalráit, de rollu oscailte agus de chumhdach saoil agus de shochair fosta.

Bhí an margadh go measartha cobhsal thar chúrsa 2019, de réir mar a tomhaiseadh ag líon na n-árachóirí agus na dtáirgí a bhí ar fáil, ag na líonta a bhí faoi árchas agus ag meánbhóilsciú príomhheanna agus éileamh. Bhí árachóirí fós réamhghníomhach maidir le sochair agus praghsanna táirgí aonair a choigeartú agus seirbhísí agus gnéithe nua a chur leo agus de bharr sin tá an margadh an-chasta go fóill do thomhaltóirí.

Mar aitheantas dó sin, rinne an tUdarás an feachtas faisnéise poiblí dá chuid a leanú le linn na bliana. I measc na dtionscnamh nua bhí freastal ag an gComórtas Náisiúnta Treabhdóireachta agus ag Móronach 50 Plus, agallaimh ar raidió áitiúil, nuachtlitreacha do thomhaltóirí agus gníomhaíocht mhéadaithe ar na meáin shóisialta. Rinneadh iarracht leis na tionscnaimh sin, in éineacht le feachtais fógraíochta spríochta, chun an pobal a chur ar an eolas faoi ról an Udarais, faoina gcearta mar thomhaltóirí árachais sláinte agus faoin gcoigiltéas ionchasach a bhíonn ar fáil mar thoradh ar an margadh is fearr a chuardach. Lean an tUdarás le tomhaltóirí a chuidiú chun an polasai is iomchuí dóibh a shocrú trí uiríis chomparáide an Udarais, atá ar fáil ar a láithreán greasáin, agus tríd an líne chabhreach thiomnaíthe do thomhaltóirí trinar féidir le tomhaltóirí cúnamh a iarraidh ó fhoireann an Udarais.

Tá an tUdarás freagrach as an Scéim um Chomhlíonann Riosca a riar agus a chothabháil, rud atá ina tacar rithbhachtach do phobalráit, agus tá cuntais 2019 den Chiste um Chomhlíonann Riosca a bunáil faoin Scéim san áireamh leis an Tuarascáil seo. Bainistítear an Ciste ar an mbonn go mbeidh ioncam agus eisíocaíochtaí ar cothrom thar am, agus aon bharrachas nó easnamh a réamh-mheastar á thabhairt san áireamh le hathbhreithniú bliantúil agus moltaí an Udarais don Aire.

I bhfanais phaindéim Covid-19, tá an t-ionchas don earráil árachais sláinte in Éirinn agus do thomhaltóirí árachais sláinte neamhchinnite. Chuir an tUdarás aighneacht faoi bháid Choiste Speisialta an Oireachtais maidir leis an bhfreagairt ar Covid-19. Sonraítear léi sin na gearáin ó thomhaltóirí in Albreán agus i mBealtaine 2020 maidir le hiarthairt an ghlaicthe seilbhe ar chumas na n-ospidéal príobháideach uile in Éirinn ag Feidhmeannacht na Seirbhíse Sláinte le haghaidh tréimse tosaigh de thri mhí. Cuirtear an imní in iúl léi freisin maidir leis an suaitheadh sin don chóras sláinte ag tarlú ag an am céanna le suaitheadh eacnamaíoch gan fasach agus an poitéinsial go dtitfeadh an tóin as an gcóras

árachais sláinte beagnach. Aithníonn an tUdarás go bhfuil faomhadh tras-pháirtí ag SláinteCare agus go bhféadfadh árchas sláinte príobháideach ról difriúil a chomhlíonadh ar deireadh thiar agus tacar rialála difriúla ann laistigh den tsamhail sin. Ach ba cheart aon aistriú a phleanáil, áfach, thar roinnt blianta agus ba cheart machnamh cúramach a dhéanamh leis ar chaitheamh cothrom le tomhaltóirí árachais sláinte.

Tá Coiste á bhunú ag an Udarás chun na hiarmhairtí a d’fhéadfadh a bheith ag paindéim Covid-19 ar mhargadh an árachais sláinte a bhreithniú mar aon leis na hiarmhairtí ar an Scéim um Chomhlíonann Riosca agus d’fhoionn treoir a sholáthar don Udarás chun cuidiú leis a chuid feidhmeanna a chur chun feidhme.

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An tÚdarás Árachas Sláinte
The Health Insurance Authority

2019

Annual Report & Accounts

An tÚdarás Árachas Sláinte Tuarascáil Bhliantúil agus Cuntais 2019

The Health Insurance Authority Annual Report & Accounts 2019

Tuarascáil Bhliantúil
agus Cuntais

2019

An tÚdarás Árachas Sláinte
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