



**FORSA BUILDING**

**Nerney's Court**

**Dublin 1**

Jan 20<sup>th</sup> 2021

Re: RES

The Alliance is not aware of difficulties with the current arrangement, but welcomes any change to increase the efficiency and keep the cost of health insurance affordable for our retired population.

The explanatory document issued, does not mention costs to the customer/consumer at all, or any likelihood that the planned development of the High Cost Claims Pool would or could result in increased premia.

One statistic mentioned in it refers to <1% of the insured population making claims of over €50,000 but representing about 16% of the value of claims. No data was provided alongside this for the age brackets involved. Would it not be pertinent to know the percentage of the "less than 1%" who were pensioners?

Our members also wonder how will the proposed changes be impacted, if at all, by the move towards Slainte Care, given that the HCCP will be introduced on a phased basis.

Yours sincerely

Martin Hoye: Alliance Joint Secretary.

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