

Your health insurance could be costing you too much money. Compare plans at hia.ie and find the cover that works for you

- *Life is busy, but simple free tools from the Health Insurance Authority (HIA) can help ensure you and your family are adequately covered and not overpaying for your health insurance.*
- *The HIA have set out five simple tips that you should consider when reviewing or considering purchasing a health insurance policy*
- *Only 17% of consumers are likely to switch cover, potentially resulting in unnecessarily high costs for consumers who don't compare plans prior to renewing*

Recent research by the Health Insurance Authority found that only 17% of people are likely to switch health insurance. With over one million people due to renew their health insurance by the end of March 2020 the HIA are encouraging people to review your insurance policy to get the best cover for you and your family.

Health Insurance policies can be hard to understand and knowing what you should look for is often difficult to figure out. However, help is at hand. The Health Insurance Authority provides free, independent and trusted information for consumers to help them navigate the often-complex world of health insurance policies. They have set out five tips that you should consider when reviewing or considering purchasing a health insurance policy:

1. Set a budget, basic plans can start from €500 with plans costing €1200 on average.
2. Prioritise your needs and what you want or need covered by your plan
3. Consider an excess, excesses can range from €50 to €600, and increasing your excess will reduce your premium.
4. Consider switching and shop around, switching plans can result in better benefits or a cheaper premium by either switching insurer or switching plans with your current insurer
5. Visit [HIA.ie](http://hia.ie) for free, independent and trusted information about private health insurance in Ireland

Mr Don Gallagher, Chief Executive of the HIA advises:

“Packages on offer from health insurance providers vary in cost and level of cover so consumers should shop around. Your health insurance could be costing you too much money or you may not be covered to the required level you may need for your stage of life. We would recommend that consumers thoroughly read their policy to ensure they have the best and most cost-effective cover in place for them. We would encourage everyone to visit hia.ie where we have a range of tools and information available for consumers and they can get independent, trusted information about private health insurance in Ireland.”

Give your health insurance a health check – Review before you renew and make sure you are getting the most appropriate cover for your needs. Visit www.hia.ie to use the [jargon buster](#) if you are unsure of health insurance terminology in your policy, you can compare plans on the [comparison tool](#) or call the consumer helpline on 1850 929 166 to find out about the health insurance options available to you.

Notes to the Editor

About the Health Insurance Authority (HIA)

The role of the HIA is to ensure consumers are aware of their rights and insurers know their responsibilities in relation to health insurance in Ireland. The HIA enable a functioning health insurance market for the benefit of consumers, providers and policy makers that underpins an accessible health service.

About this campaign:

The Health Insurance Authority (HIA) are encouraging people to visit their website to compare health insurance plans and prices, to get free, independent and trusted information for consumers to help them navigate the often-complex world of health insurance policies. The campaign includes a new mascot "Hunter the Cat" which encourages consumers to check their insurance policy whether you are an existing policy holder or are considering purchasing a new policy.