

A young boy in a white lab coat is using a blue and yellow stethoscope to listen to the chest of an elderly man. The man is wearing a light-colored zip-up sweater and has his eyes closed. The background is a soft-focus outdoor setting.

**KANTAR** MILLWARD BROWN

## Health Insurance Authority

Attitudes and behaviours towards switching  
within the Private Health Insurance Sector

Paul Moran

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41300685

# Methodology and objectives for this survey



## Methodology:

Questions were included on the Kantar Millward Brown Omnibus survey, a syndicated survey of face-to-face, in home interviews.

## Sample Description:

Nationally representative sample of all adults aged 16+ in the Republic of Ireland. Quotas set on age, social class, gender and region. Interviews were conducted between 8<sup>th</sup> and 22<sup>nd</sup> February 2019.

## Sample size:

n=1,032. Margin of Error at its highest point is +/-3.0%.

## Sampling Area:

64 sampling points nationwide, representative of the profile and spread of urban and rural localities nationwide.

## Primary Objectives:

The survey identifies the levels of PHI uptake, switching behaviour and attitudes towards switching, including barriers to doing so. In addition awareness of the HIA and its online service were evaluated.

# Sample Profile – Who We Interviewed:

Quotas were set on gender, age, social class and region to reflect the known population profile.

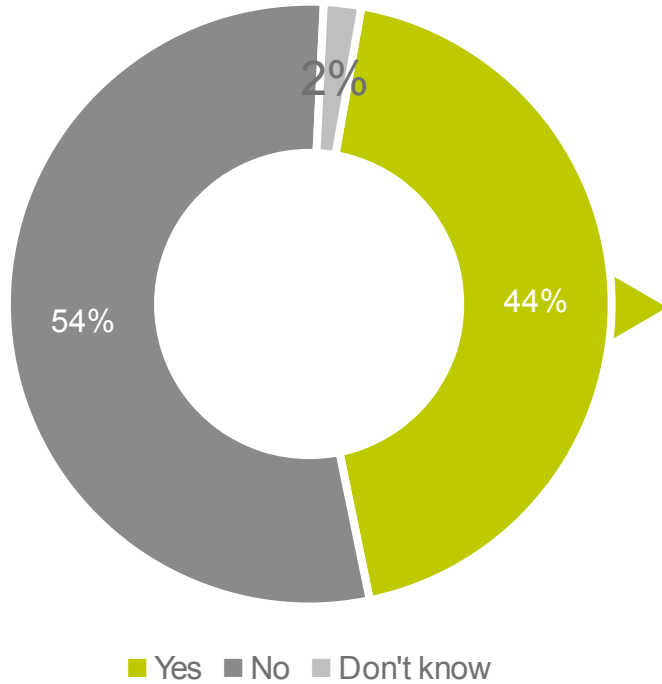
Base: All Adults 16+ (n=1,032)



# Incidence of private health insurance coverage

Over 4 in 10 are covered by private health insurance. Coverage is higher among those aged over 35, and Professionals/white collar workers, who tend to be more affluent. There were few regional differences, although those living in Conn/Ulster under-indexed slightly (38%).

Base: Total Sample (n=1,032)



Higher among	
35+	49%
ABs	82%
C1s	57%
Retired	53%

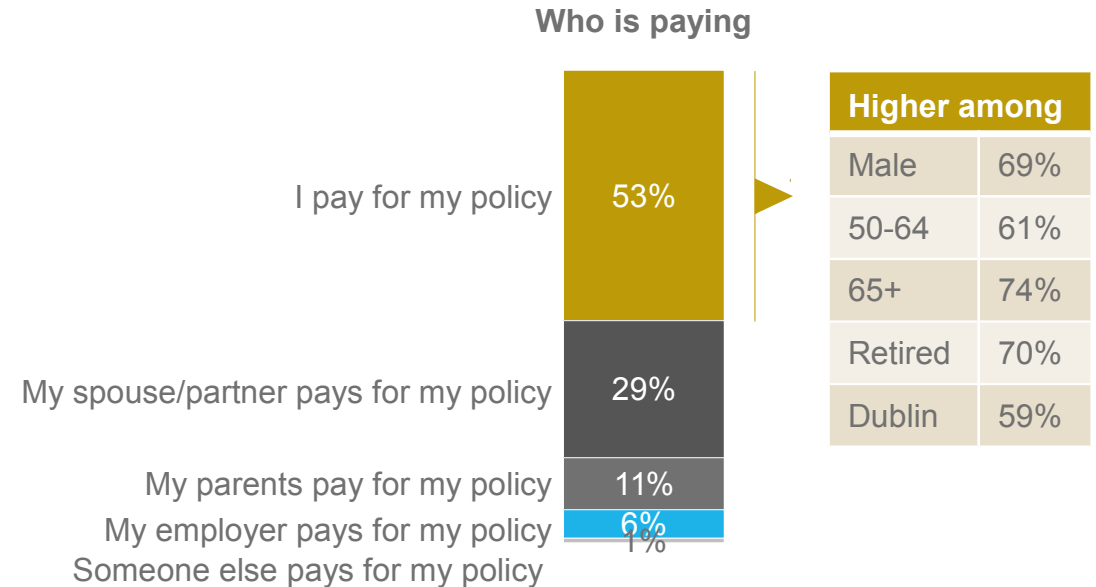
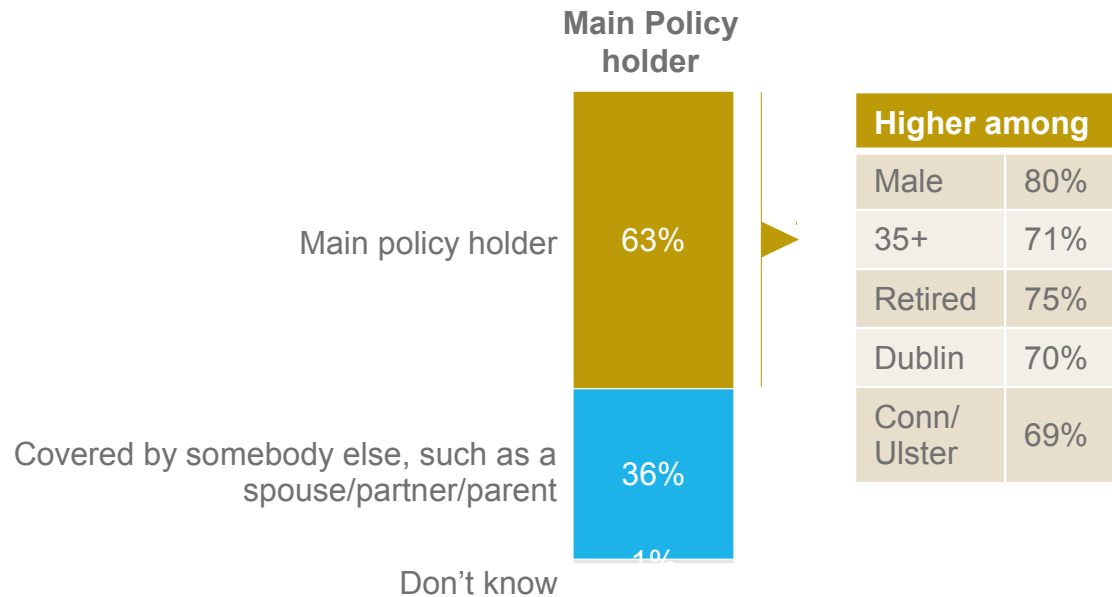




# Main Policy holder / who is paying

Almost two thirds are main policy holders – skewed towards males, older consumers and those in Dublin. Just over half pay for the policy themselves. Employer schemes are in the minority.

Base: Health insurance holders (n=446)

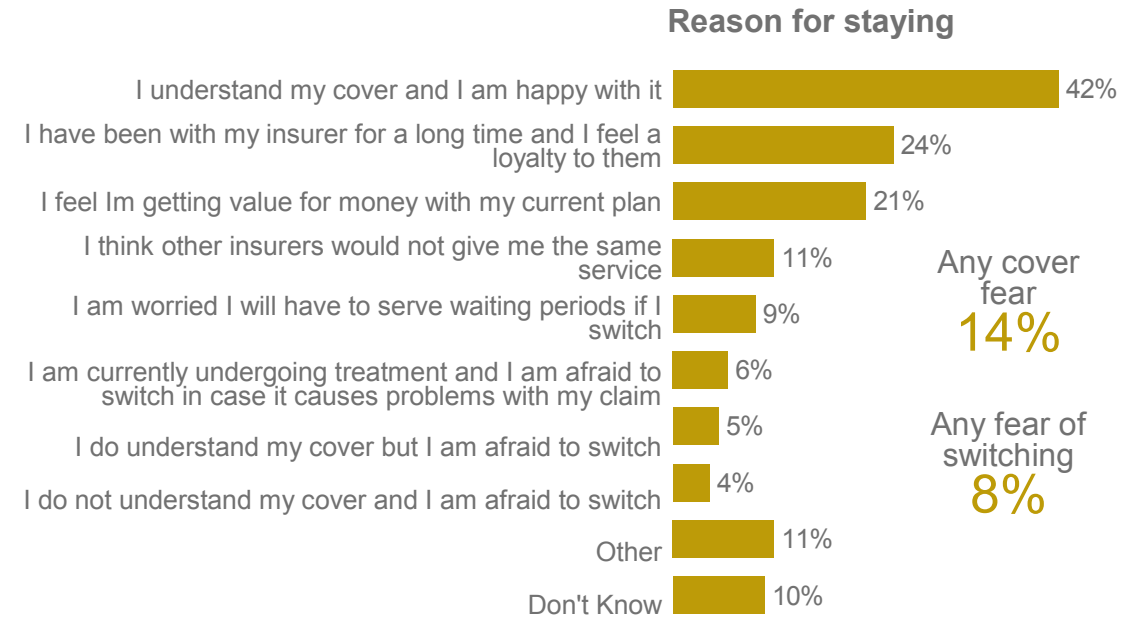
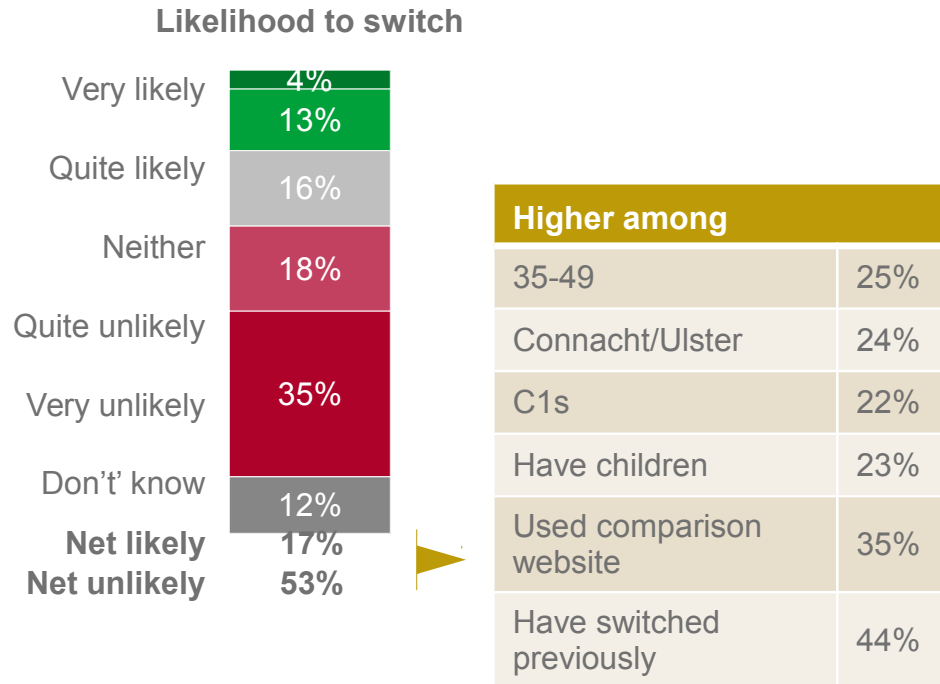


# Likelihood to switch and reasons for staying

Only 17% claim to have a propensity to switch. The top reasons for staying among “Loyalists” are based on generally positive factors - having a clear understanding of their current policy, general loyalty and perceived value for money. Fear factors towards switching are quite low.

Base: Health insurance holders (n=446)

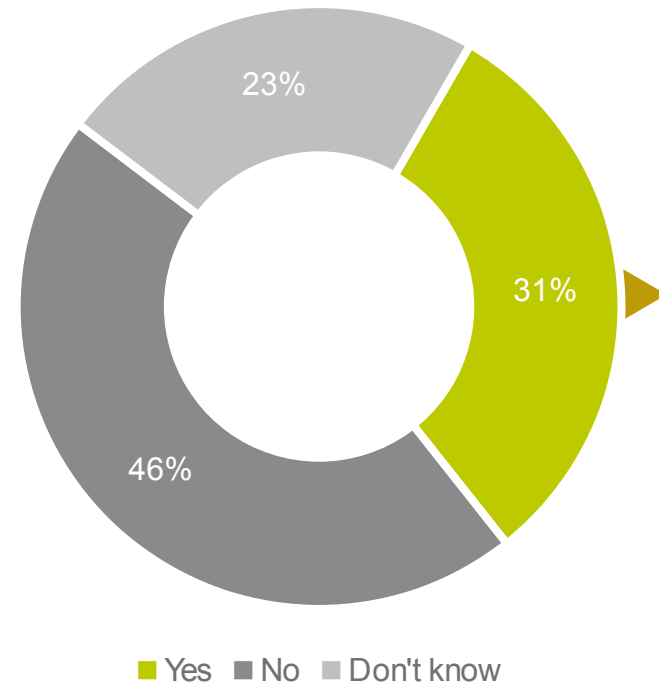
Base: All health insurance holders except likely to switch (n=367)



## Consideration of switching to a different plan with current provider

Three in ten would consider switching to a different plan with their current provider – somewhat more likely among 50-64 year olds, C1s and those in Connacht/Ulster. Consideration tends to be higher among those aware of the HIA or the comparison website.

Base: Health insurance holders (n=446)

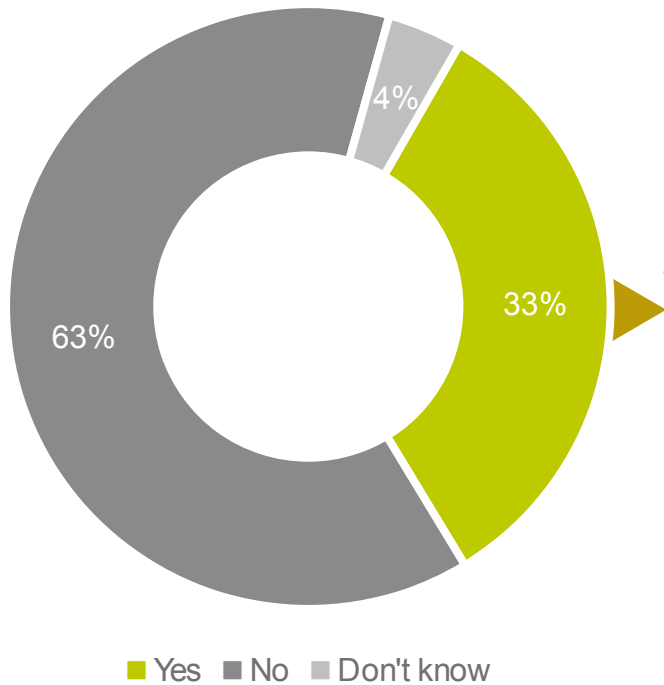


Higher among	
50-64	37%
C1s	37%
Dublin	36%
Connacht/Ulster	39%
Aware of HIA	39%
Aware of comparison website	42%
Used comp. website	69%
Have switched previously	82%

# Awareness of HIA and source of awareness

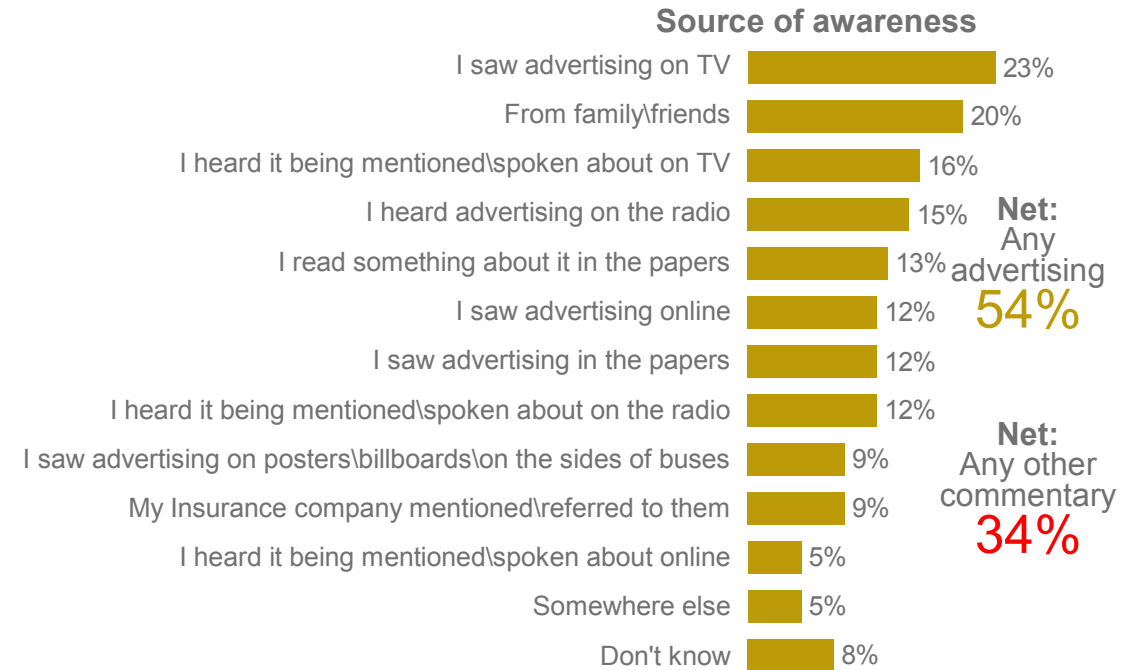
One in three have heard of HIA, with advertising being the main source. Among those aware, one fifth say they heard about the regulator through word-of-mouth (“From Family/friends”).

Base: Total Sample (n=1,032)



Base: Aware of HIA (n=333)

Higher among	
ABs	58%
C1s	41%
Farming Community	47%
Munster	40%
Rural	41%
Likely to switch	57%
Would consider switching plan	72%
Have switched previously	66%



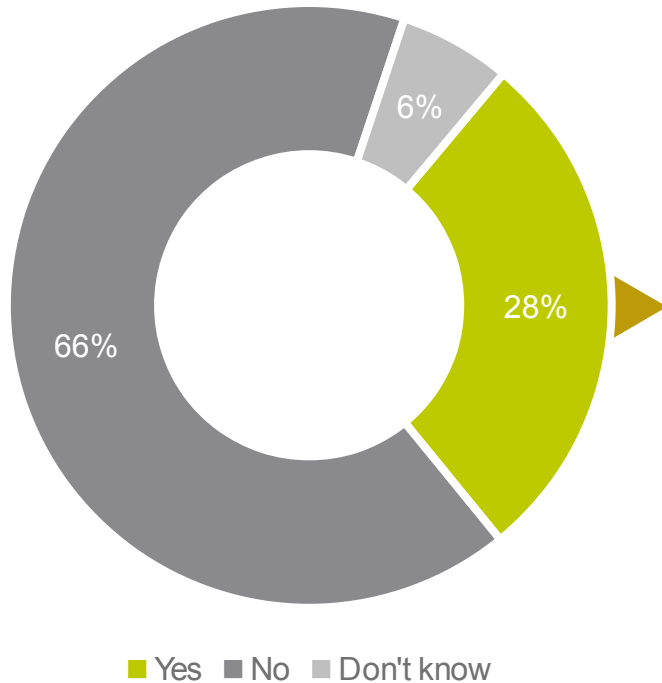


# Awareness and usage of hia.ie's comparison service

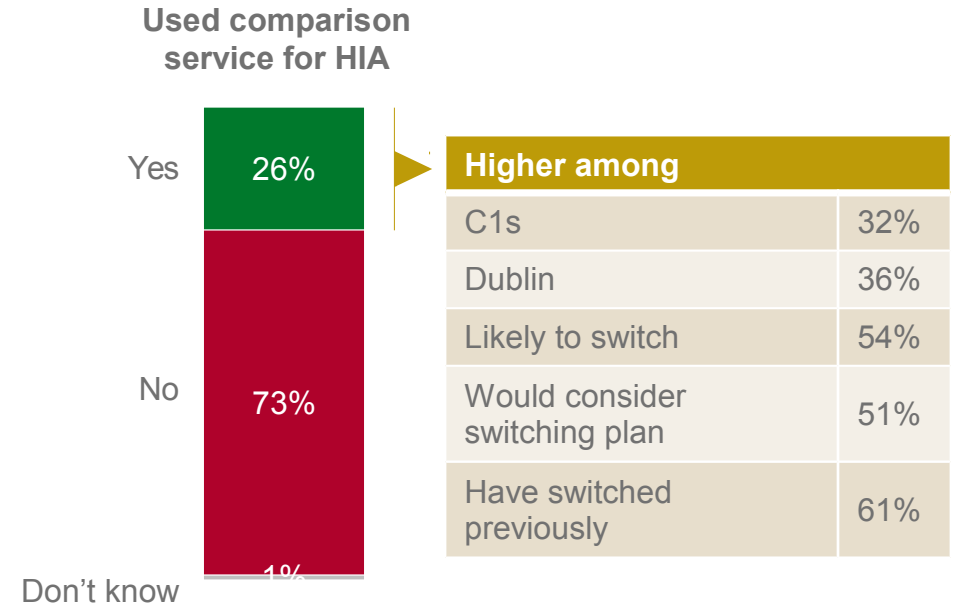
Of the 28% aware of the comparison service, one in four have actually used it.

Base: Total Sample (n=1,032)

Base: Aware can compare at hia.ie (n=295)



Higher among	
35-49	35%
ABs	49%
C1s	37%
Farming community	40%
Connacht/Ulster	36%
Munster	35%
Rural	36%
Likely to switch	58%
Would consider switching plan	67%
Have switched previously	65%

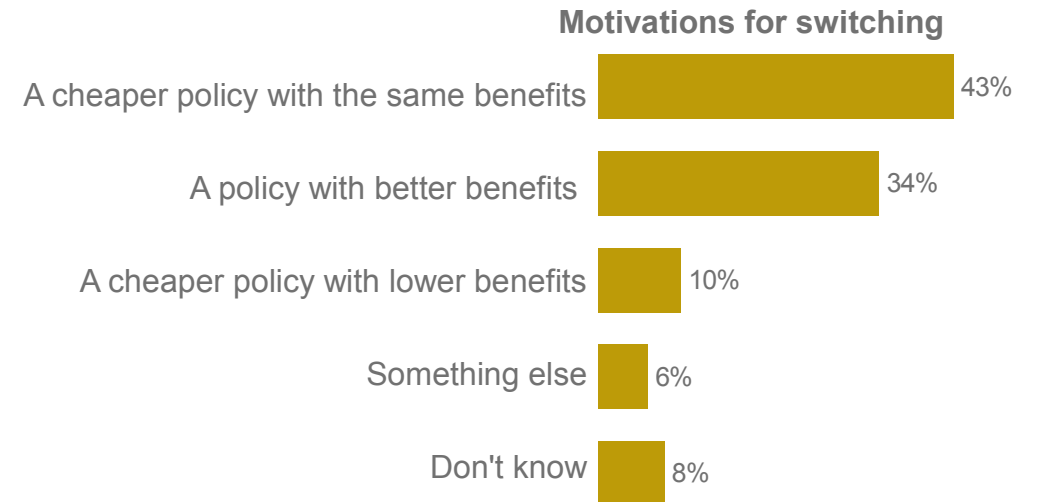
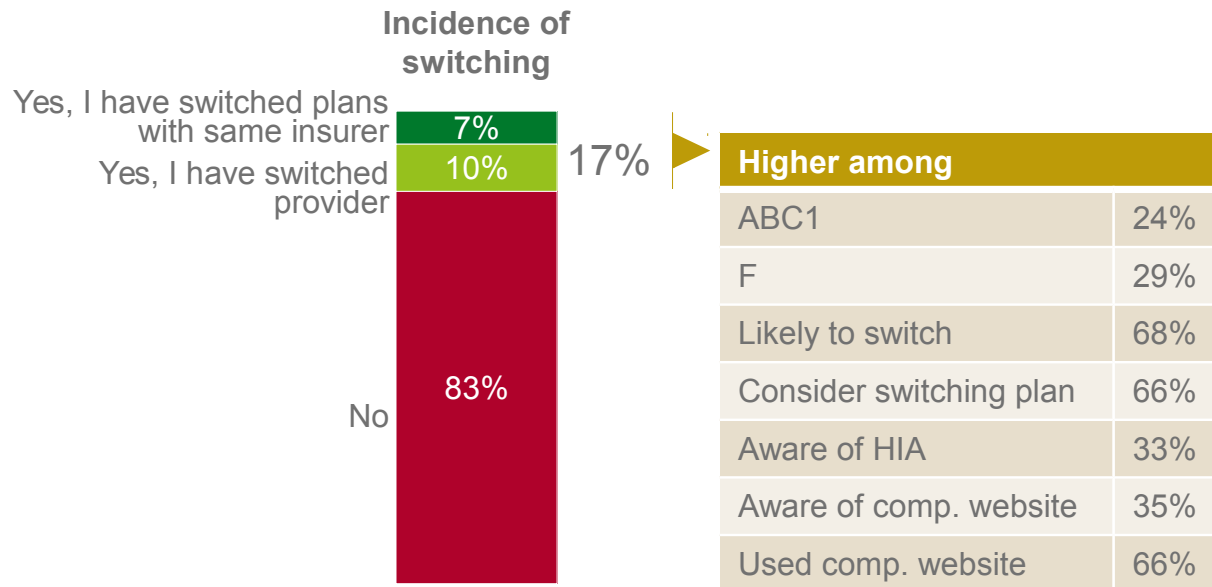


# Incidence of switching and what they would look for

In line with likelihood to switch, one in six (17%) have switched in the past – either to a different plan or a different provider. Among those considering switching in the future, policy holders are most likely looking for a cheaper policy with the same benefits.

Base: Total Sample (n=1,032)

Base: Have Likely to switch in in the future from Q2 (n=79)



## So what does this mean?

- Among those with Private Health Insurance, there is a general “stickiness” towards switching. Just one in six (17pc) claim they are likely to switch provider at the time of their next renewal.
- However, reasons for remaining with their current provider tend to be positive – they are happy with, and comprehend their current policy or they feel they receive good value for money. Many also have an inherent sense of loyalty to their current provider.
- Fear factors do not loom overly large in policy holders’ decision making processes – Just one in seven (14%) cite lack of cover as a barrier to switching (perceived waiting periods or a fear of transitioning when current medical conditions are being treated), and just eight percent cite general concerns about switching.
- Reflecting a sense of loyalty to their current providers, a more significant proportion (31%) are likely to consider switching plans with their incumbent. Those who have switched previously tend to be more promiscuous in their attitudes towards future intentions.
- One in seven have switched in the past, with near equal numbers switching between providers (10%) versus seven percent switching policies with their provider.
- Main motivations for considering switching are to get the same benefits at a cheaper cost, or to get better benefits.
- One in three are aware of the HIA, with over half (54%) citing advertising activity as their source. It is interesting to note that other commentary in the media is prominent, with one in three (34%) mentioning it.
- A sizeable proportion (28%) claim to be aware of hia.ie’s comparison website, and of those aware, one in four have accessed/used the service.

A young boy in a white lab coat is using a stethoscope to listen to the chest of an elderly man. The boy is focused on his task, and the man is looking down at the stethoscope. The background is a soft, out-of-focus outdoor setting.

# KANTAR MILLWARD BROWN

## Health Insurance Authority

Attitudes and behaviours towards switching within the Private Health Insurance Sector

### For any queries contact

Paul Moran, Associate Director  
[paul.moran@kantarmillwardbrown.com](mailto:paul.moran@kantarmillwardbrown.com)

01 297 4500 / 087 2860773

