

KANTAR

hia An tÚdarás Árachas Sláinte
The Health Insurance Authority

Health Insurance Authority.

Attitudes towards Health Insurance accessibility in Ireland.

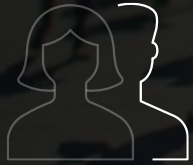
January 2021

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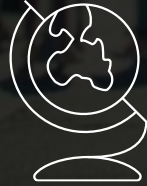
Methodology and objectives

Who



A Nationally representative study of Adults aged 16-64 in Ireland

Why



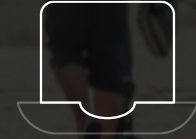
- To measure the opinions of the public towards health insurance in Ireland in terms of accessibility, premiums, policy renewal, minimum cover and its effect on the public health system.

When



17th – 21st December 2020

How



Online Omnibus study, using Kantar's online panel.

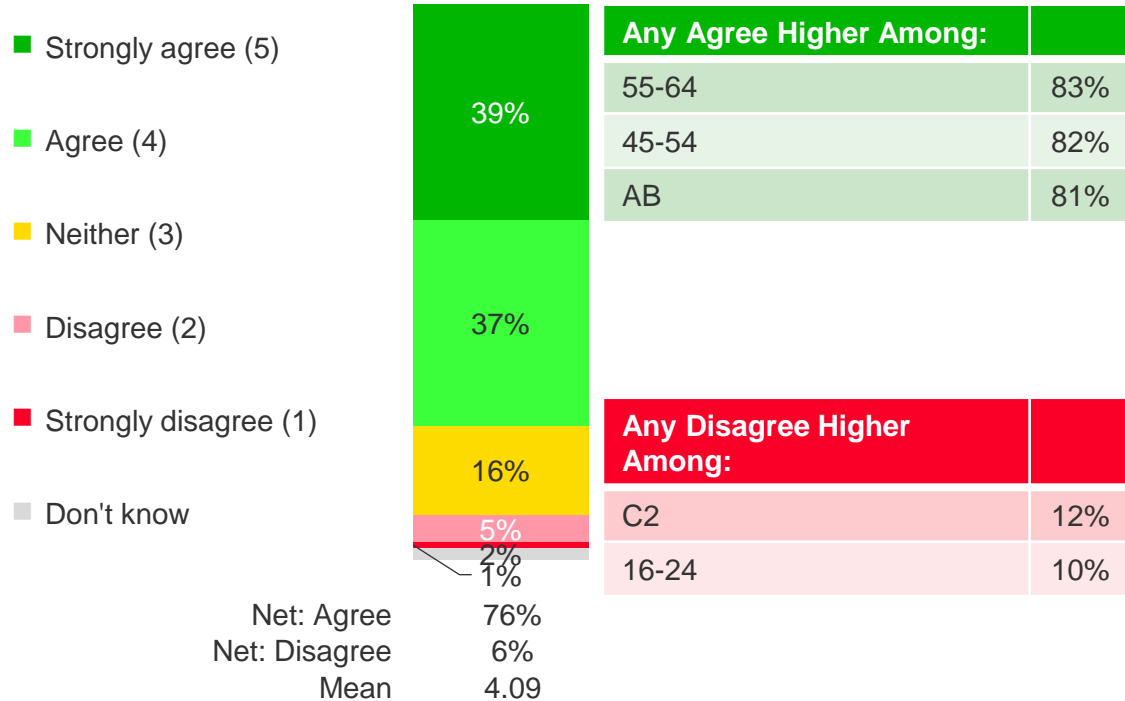
The results

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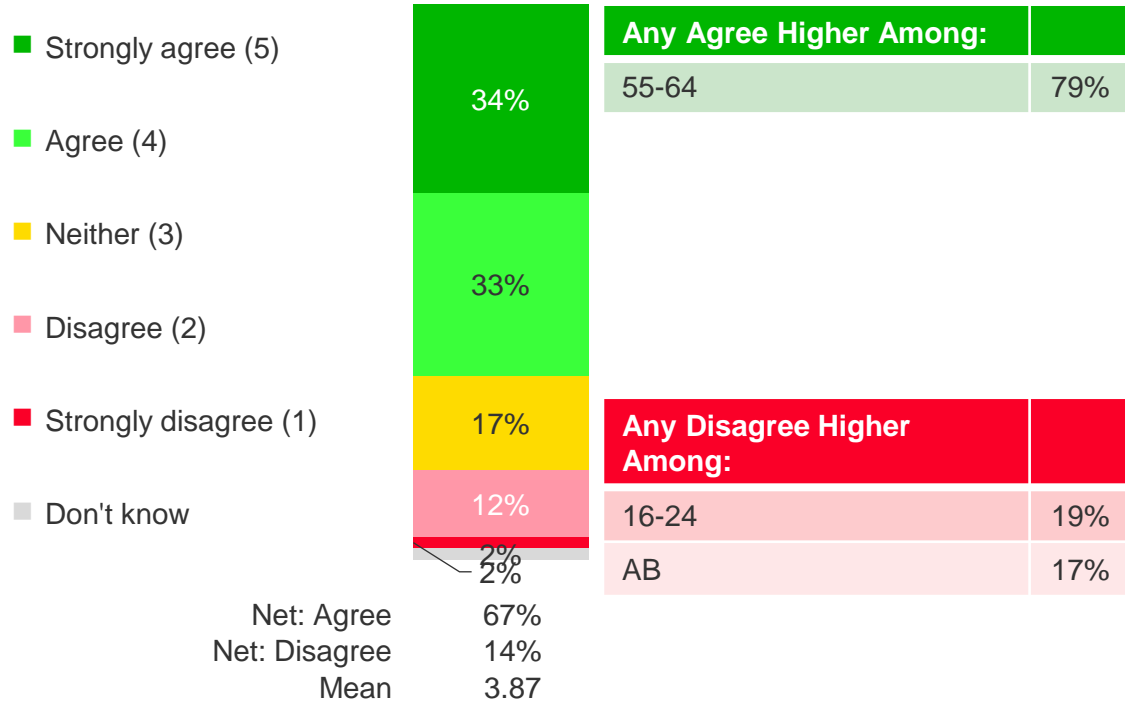
Three in four overall agree that Health Insurance should be made available to all, regardless of the health or age; Dissent is minimal.

Health insurers should be obliged to sell health insurance to anyone that wants it, regardless of their health or age



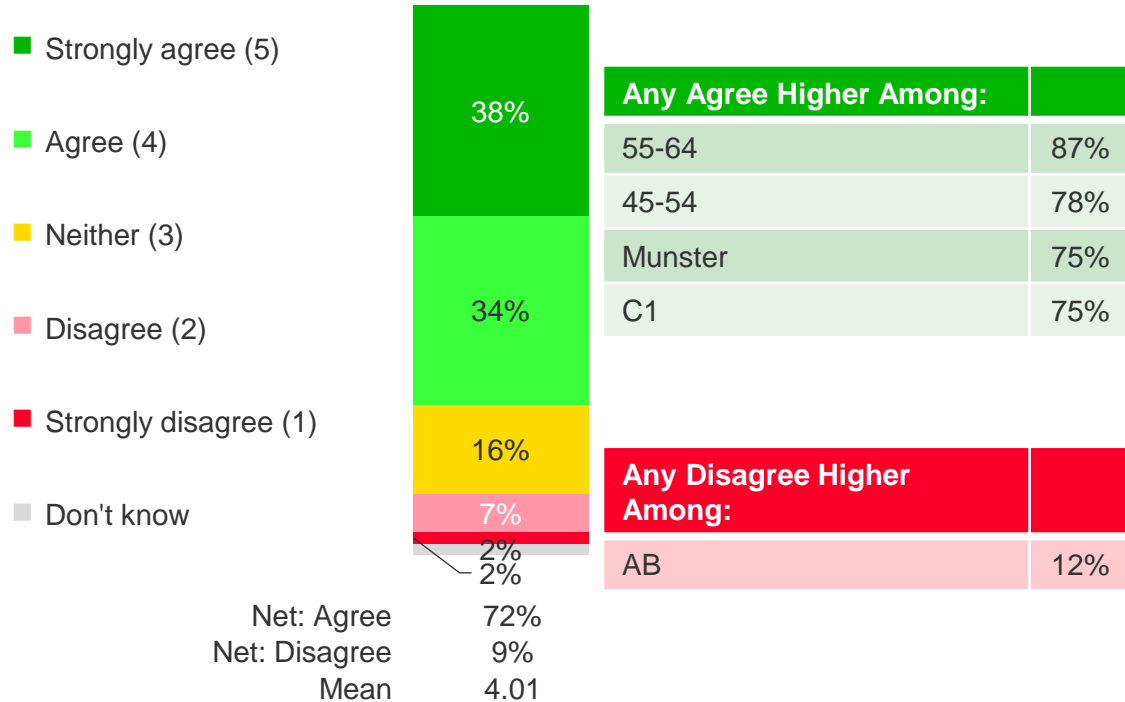
There is widespread agreement that premium prices should not be dictated on by a person's current health, with older respondents unsurprisingly most likely to agree.

A person's health should not affect the price they pay for health insurance



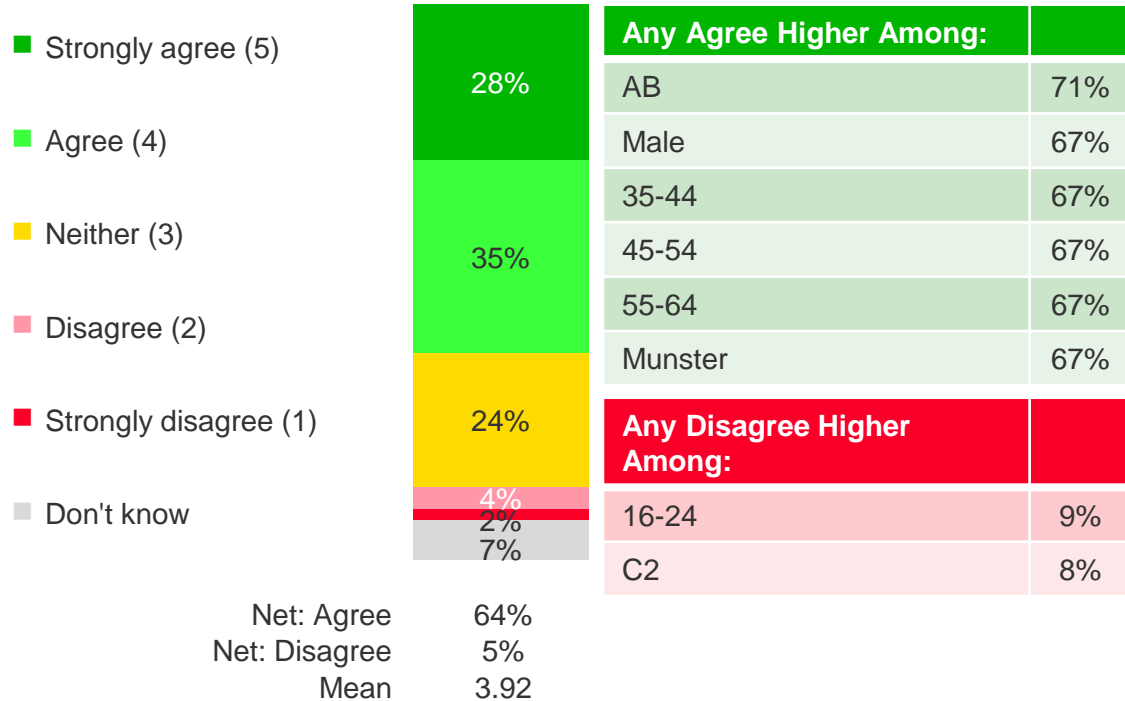
Likewise, there is a sense of equality and fairness in terms of health insurance – Older customers should not be penalised because of their age. These cohorts are predictably most vociferous in this view.

Older people should not be charged more for health insurance



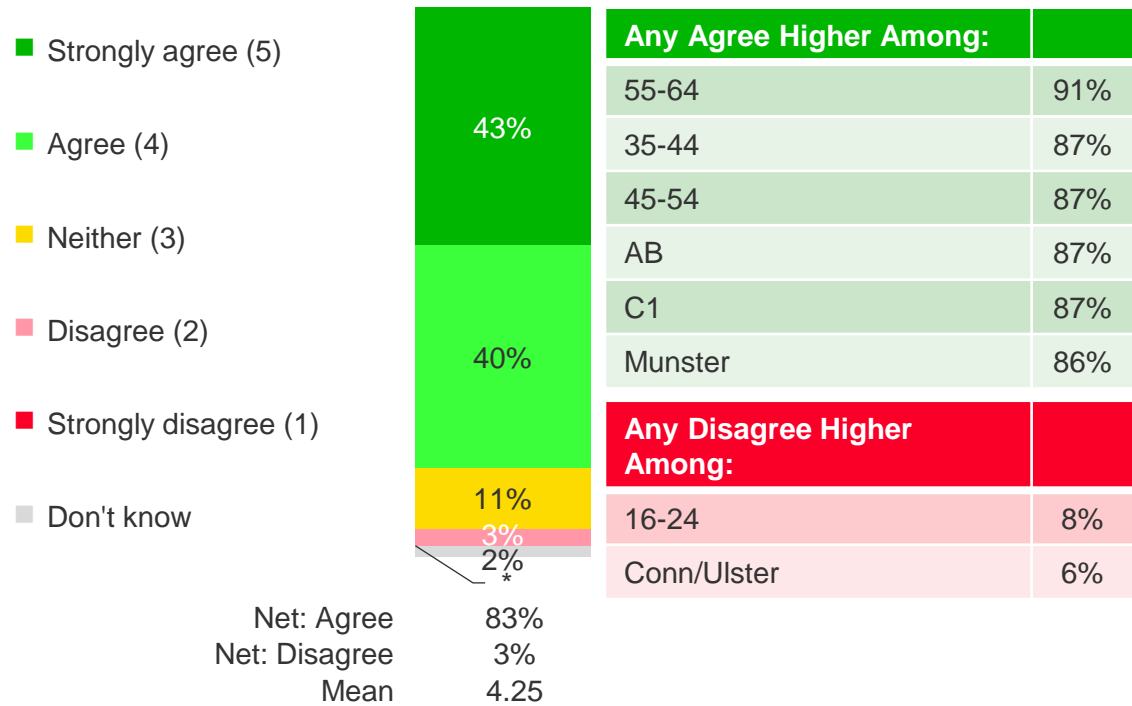
Two in three believe that health insurers should be compelled to renew policies, regardless of circumstance.

Private health insurers should be required to renew policies



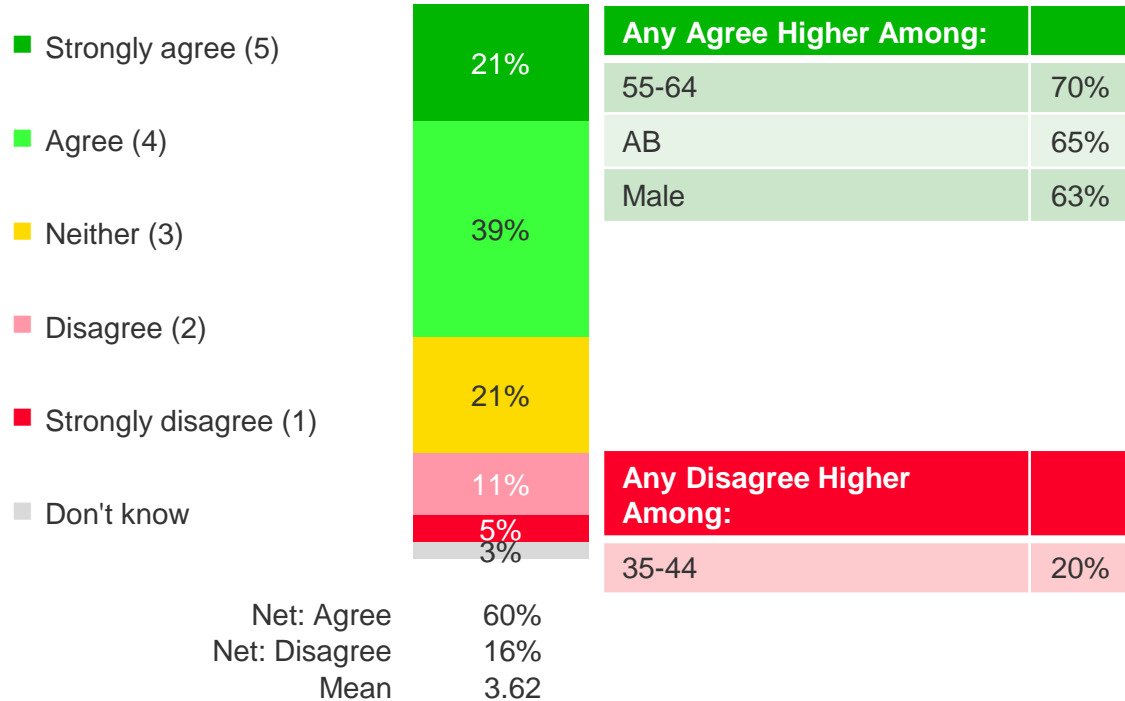
The vast majority believe that there should be a minimum level of cover available for all health insurance policies.

All private health insurance plans should cover a minimum level of health care, e.g. it should at least cover the cost of a hospital stay in a multi-occupant hospital room



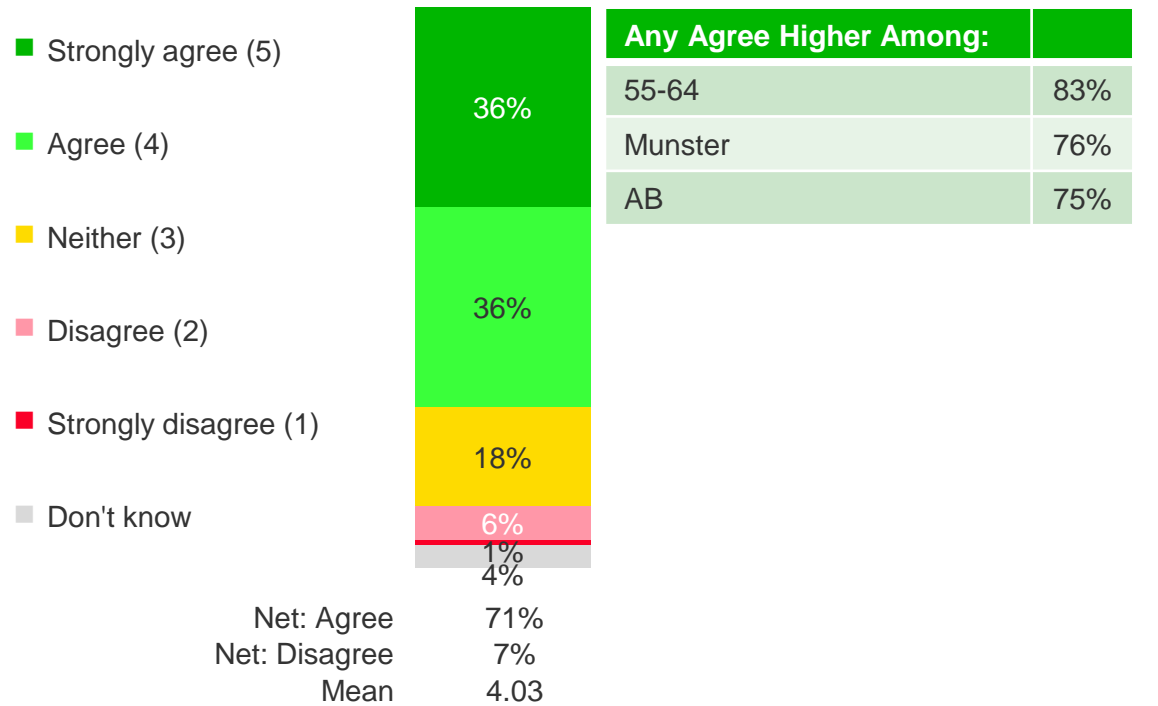
A strong majority (three in five) agree that having private health insurance eases pressure on the public health system, with the oldest cohort once again being most vocal.

Private health insurance eases pressure on the public health system



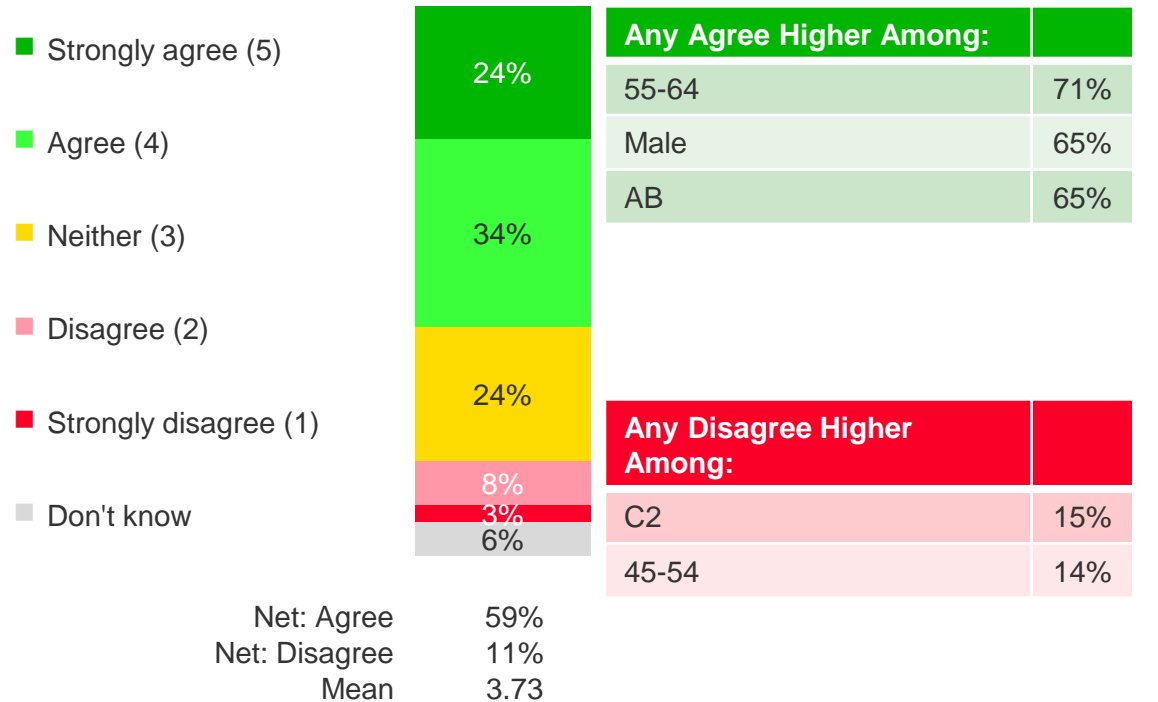
Seven in ten agree that the policy that the individual cannot be penalised as a result of their health status is the correct one.

The current policy that an individual cannot be financially discriminated against for health insurance because of their health status is the correct policy



There is strong support for the policy that older or sicker PHI holders are subsidised by the general market should continue.

The current policy that a portion of all health insurance premiums is used to subsidise the health insurance premium costs of older and sicker people is the correct policy



Overall Summary

- There is a firm belief that health insurance should be made available to all, regardless of the health or age; three in four express this viewpoint.
- In addition, there is a widespread sense that premium prices should not be dictated on by a person's current health. In essence we believe in the democratisation of health insurance. As one would expect, older respondents are most likely to agree.
- This leads to a sense of equality and fairness in terms of health insurance – Older customers should not be penalised because of their age.
- Two in three believe that health insurers should be compelled to renew policies, regardless of circumstance, with a significant majority stating that there should be a minimum level of cover available for all health insurance policies.
- Three in five believe that having private health insurance eases pressure on the public health system.
- A strong majority (over seven in ten) agree that the individual should not be penalised as a result of their health status is indeed the correct policy.
- Reinforcing the concept that health insurance needs to be continually democratised, there is strong support for the policy that older or sicker PHI holders should be subsidised by the general market.

A photograph of three women jogging across a bridge with a white metal railing. The scene is set at sunset, with a warm, golden glow. The women are in athletic wear; one is in a black tank top and leggings, another in a white long-sleeve shirt and black leggings, and the third in an orange tank top and black leggings. The bridge has a complex white metal truss structure. In the background, there are trees and buildings under a clear sky.

Thank You

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