



Health Insurance Authority

- **Objective:** To measure the opinions of the general public towards health insurance in Ireland in terms of accessibility, premiums, policy renewal, minimum cover and its effect on the public health system
- **Methodology:** Questions were included on Millward Brown's syndicated Omnibus survey using face-to-face, in home survey.
- **Sample:** Nationally representative sample of all adults aged 18+ in the Republic of Ireland. Quotas set on age, gender, social class and region to ensure a representative sample.
- **Sample size:** Sample 981, margin of error results in +/- 3.1%
- **Sampling Area:** 66 sampling points nationwide, representative of the actual size and spread of urban and rural localities nationwide.
- **Fieldwork dates:** August/September 2015



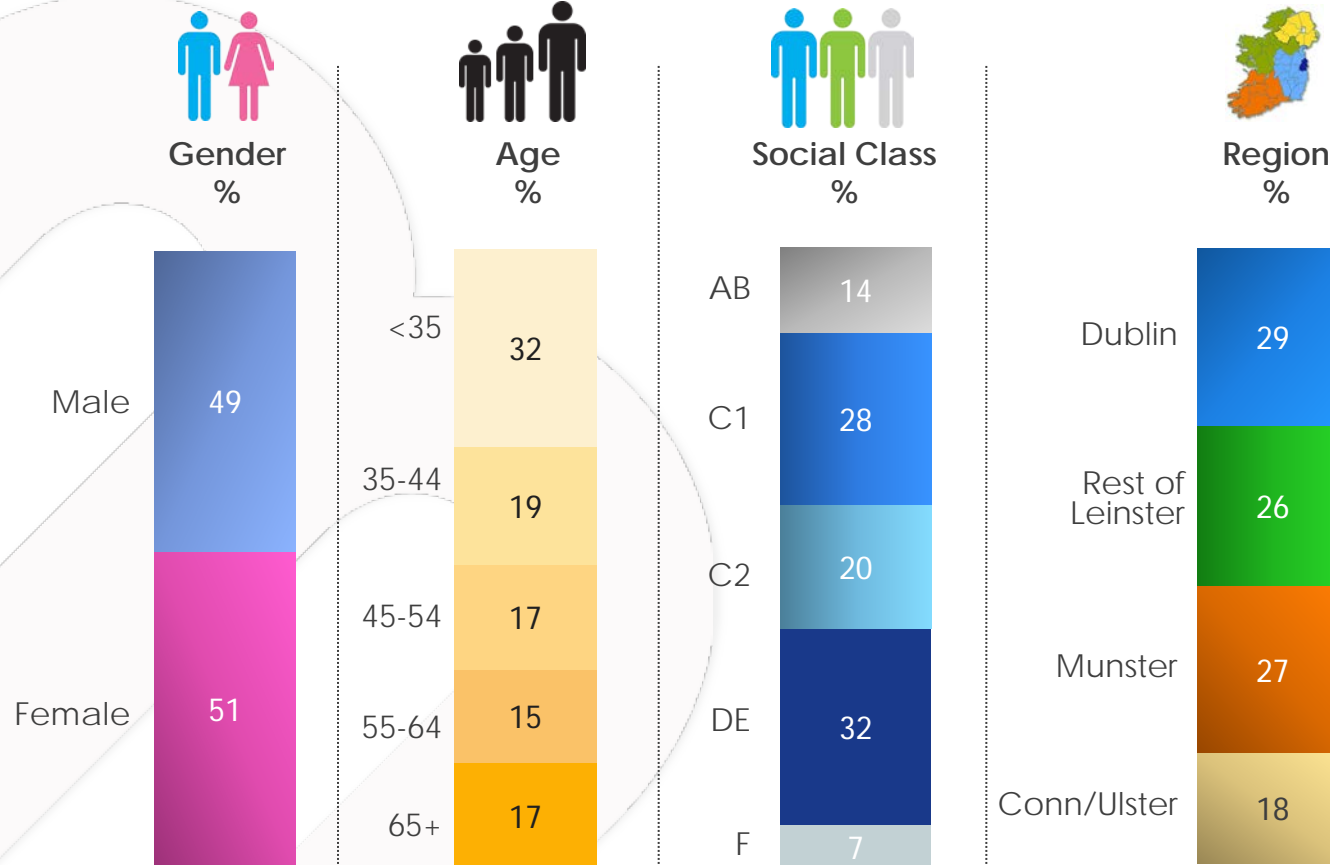


Sample Profile



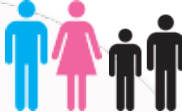
Profile of Sample

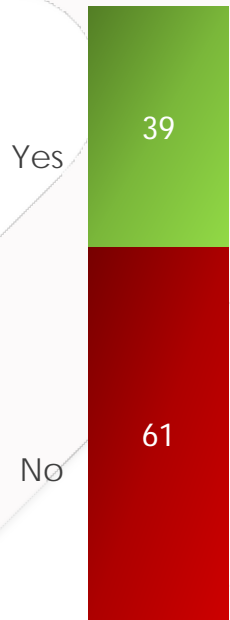
Base: All 18+ (n=981)




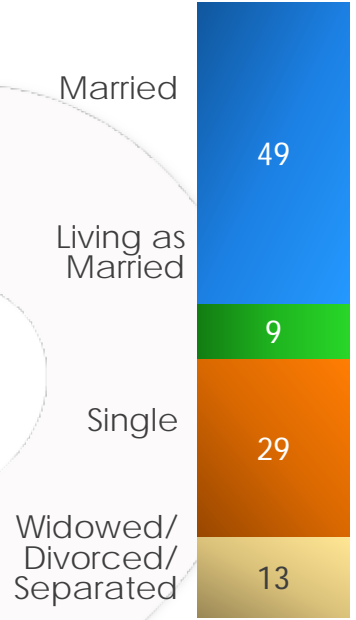
Profile of Sample

Base: All 18+ (n=981)

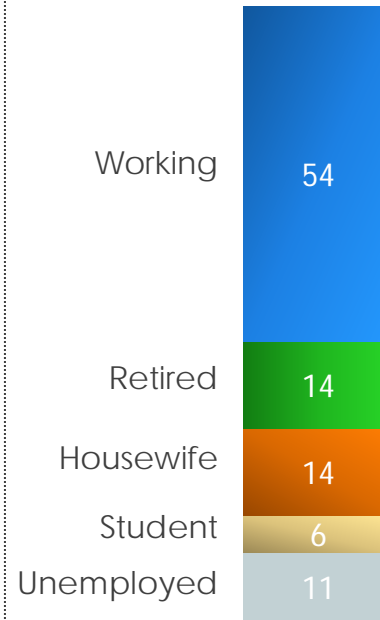

Dependent Children
%




Marital Status
%



Working Status
%





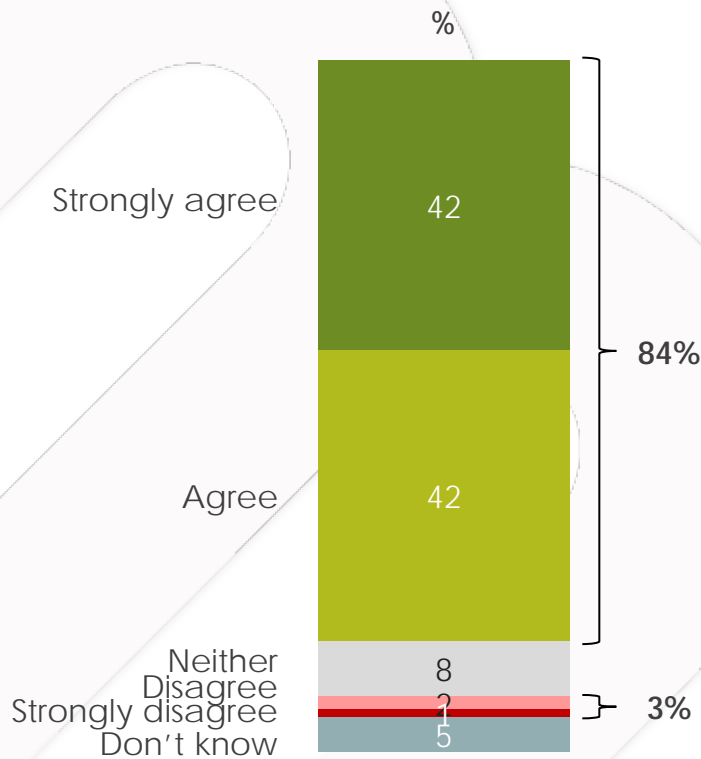
The Results



4 in 5 feel that health insurers should not discriminate against anyone on the basis of their age or current health

Base: All 18+ (n=981)

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



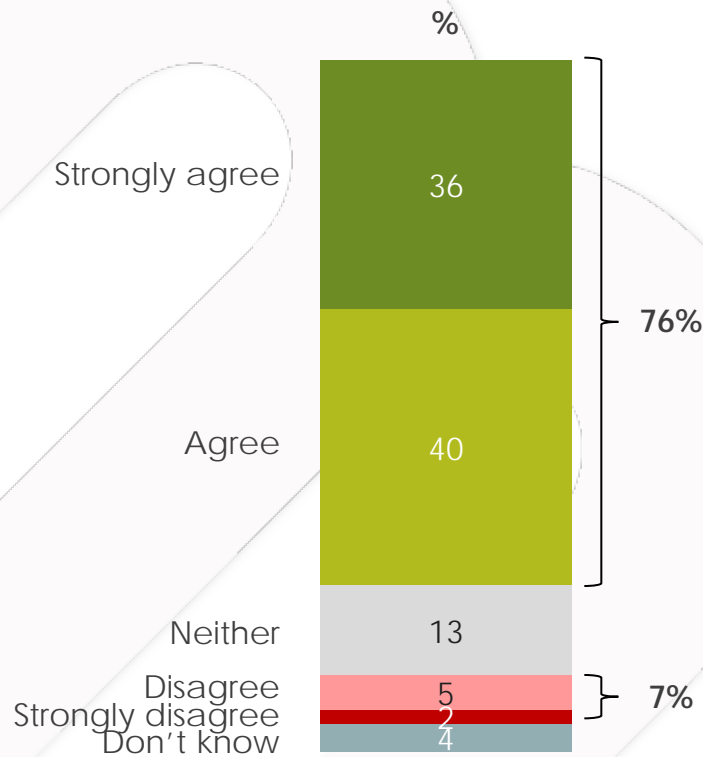
Net Agree Higher Among	%
Age 55-64	91
Age 65+	90
C2s	88
Connacht/Ulster residents	89

Net Disagree Higher Among	%
ABs	7
Age 45-54	6

Three quarters agree that an individual's health should not impact their premium

Base: All 18+ (n=981)

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



Net Agree Higher Among

Group	%
Age 65+	84
Farming community	81
Munster residents	81
Housewives	81

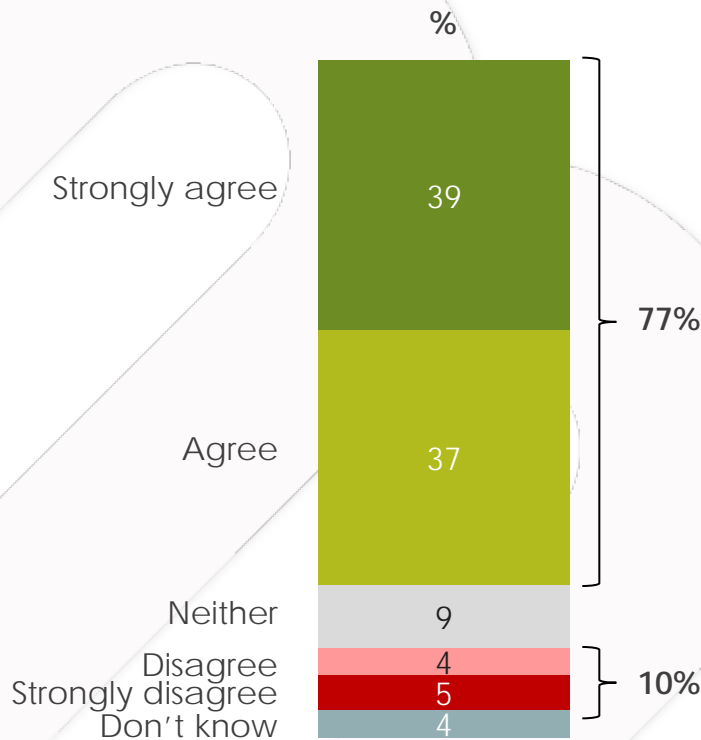
Net Disagree Higher Among

Group	%
Age 35-44	10
Those with dependent children	11

More than 3 in 4 say that old age should not affect the price paid for health insurance cover

Base: All 18+ (n=981)

Older people should not be charged more for health insurance



Net Agree Higher Among

Group	%
Aged 65+	86
Farming community	90
Connacht/Ulster residents	85

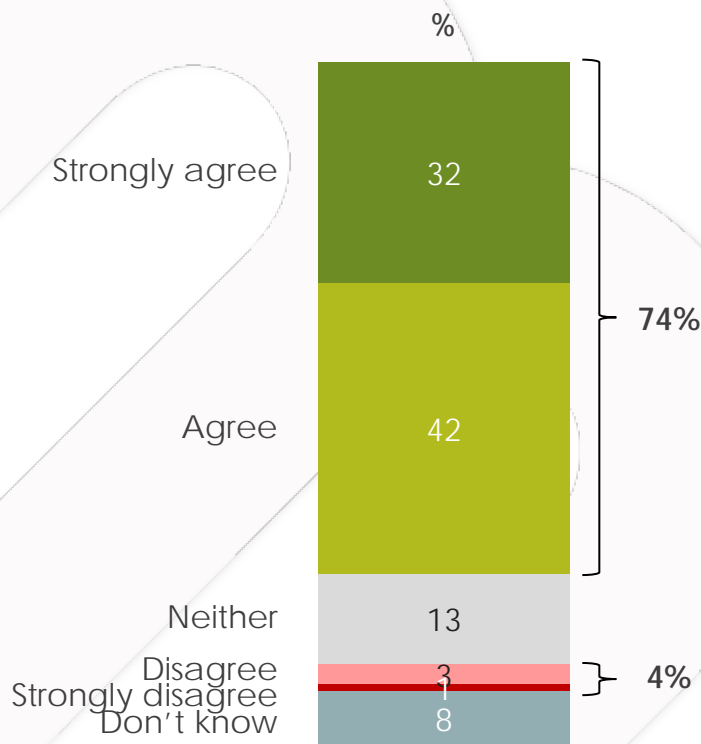
Net Disagree Higher Among

Group	%
Rest of Leinster residents	19
Unemployed	17
C2s	13

Again, three quarters claim that those providing health insurance cover have an onus to offer policy renewals

Base: All 18+ (n=981)

Private health insurers should be required to renew policies



**Net Agree
Higher Among** %

Age 55-64 82

ABs 80

Farming community 83

**Net Disagree
Higher Among** %

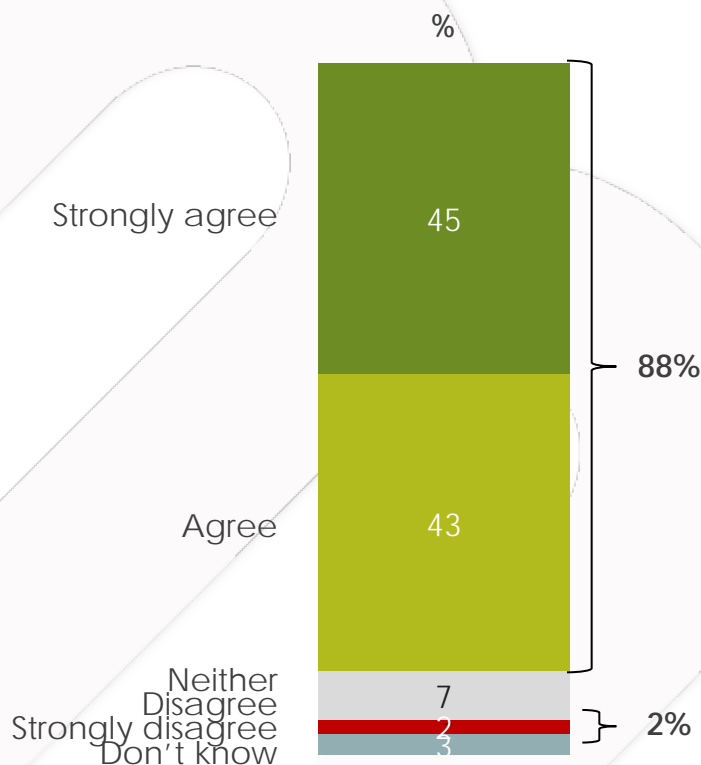
C1s 7

Retired 7

Almost 9 in 10 agree that minimum boundaries must be met by all health insurance plans in terms of health care cover

Base: All 18+ (n=981)

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



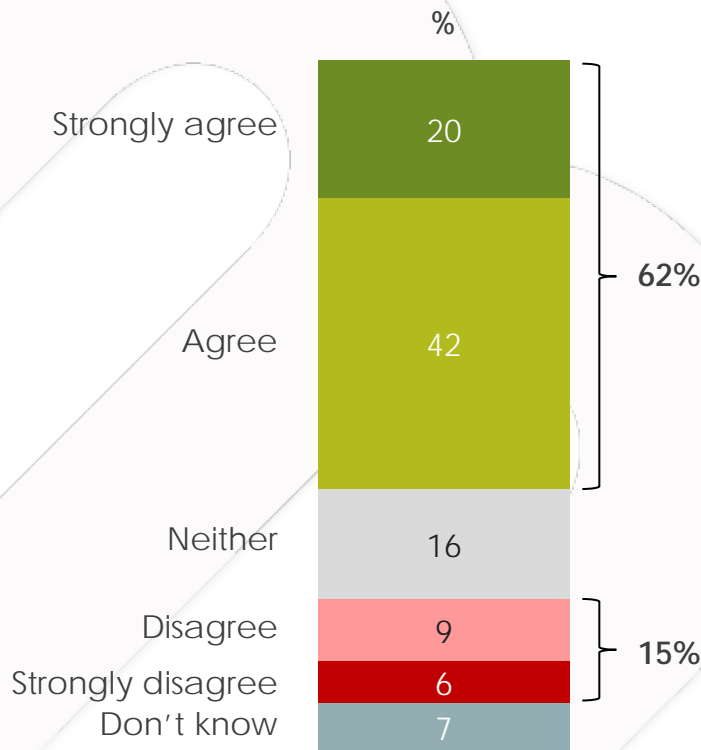
Net Agree Higher Among	%
ABs	92
Connacht/Ulster residents	93
Those with dependent children	92

Net Disagree Higher Among	%
Age 18-24	5
Students	5

3 in 5 say that the private health insurance has a positive impact on the public health system as a whole

Base: All 18+ (n=981)

Private health insurance eases pressure on the public health system



Net Agree Higher Among

	%
Age 55-64	70
Farming community	73
Connacht/Ulster residents	71

Net Disagree Higher Among

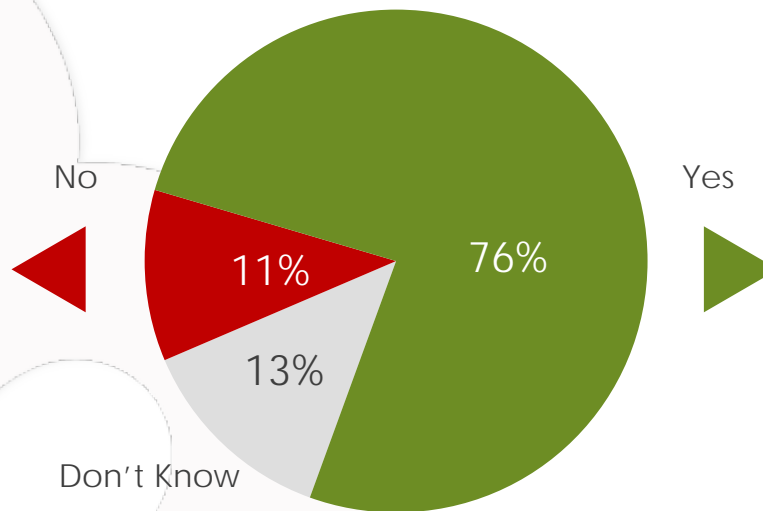
	%
Age 45-54	21
Students	20

The policy that states that financial discrimination for health insurance cannot take place regardless of age, health or gender is met with strong support; three quarters agree that the policy should continue

Base: All 18+ (n=981)

Do you wish for the Policy to continue?

Higher Among	%
Age 35-44	15
C1s	16
Dublin residents	21
Students	15



Higher Among	%
ABs	83
Rest of Leinster residents	81
Urban dwellers	80
Those with dependent children	81

Q.2 A Principle Objective is stated in the Health Insurance Acts. It means that people cannot be financially discriminated against for health insurance based on their age, state of health or gender, except for young adult discounts. Do you wish for this policy to continue or not?

- Scores are consistently high across all measures; the majority of the public are in agreement with all statements
- 8 in 10 believe that a person should not be discriminated against in terms of being able to avail of health insurance as a result of age or state of health
- 3 in 4 claim that the price of one's health cover should not be impacted by the health of the individual
- Over three quarters of the public say that a person's age should not result in higher premiums for health insurance in Ireland
- The majority feel that private health insurers should have an obligation to offer renewals on all health insurance policies
- Almost 9 in 10 claim that all health insurance policies should at least cover the cost of a hospital stay in a multi-occupant dorm
- 3 in 5 are in agreement that the pressure on the public health system is eased by private health insurance
- In terms of the policy under the Health Insurance Act that states that people cannot be financially discriminated against for health insurance based on their age, state of health or gender, three quarters of the public believe that this policy should continue



Health Insurance Authority
