

# HEALTH INSURANCE AUTHORITY

## A Review of Private Health Insurance in Ireland

Job no. 25-067495-01

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# A review of Private Health Insurance in Ireland in 2025

Since 2002, the HIA has commissioned a consumer survey, which takes place every two years, looking at the public's attitudes and perceptions to health insurance in Ireland. In this report, results for the years 2011 to 2023 are included where applicable.

Specific questions were asked depending on the person's health insurance status (i.e., those currently holding health insurance versus those who do not), with some questions being asked of the entire sample. Among the topics included are:

- Incidence of, and attitudes towards, health insurance
- Reasons for having or not having health insurance, and the likelihood of taking out health insurance in the future
- Awareness of Lifetime Community Rating
- Switching behaviour (both among providers and plans within providers) and attitudes towards switching
- Perceptions of cost
- Level of satisfaction with health insurance
- Awareness of the Health Insurance Authority (HIA).



# A review of Private Health Insurance in Ireland in 2025

## Methodology

The 2025 wave of research was conducted via face-to-face methodology as has been the case since this study began in 2002. The exception to this was in 2021, which was conducted online due to public health restrictions during the Pandemic.

Direct comparisons are made with previous results. Caution must be exercised when reviewing 2021 as the attitudinal and behavioural profile of online panellists tend to be slightly different to the overall population.

## Sample

As in previous years, a nationally represented sample of adults aged 18+, with interviews being conducted face to face in the respondent's own home.

Fieldwork took place between October and December 2025.

To ensure a representative sample of the adult population in the Republic of Ireland (aged 18+), quotas were set around gender, social class and region. Data was weighted at the analysis stage to reflect the known population, based on CSO data.

## Response

The margin of error for the overall sample of 2,014 is +/- 2.2%.

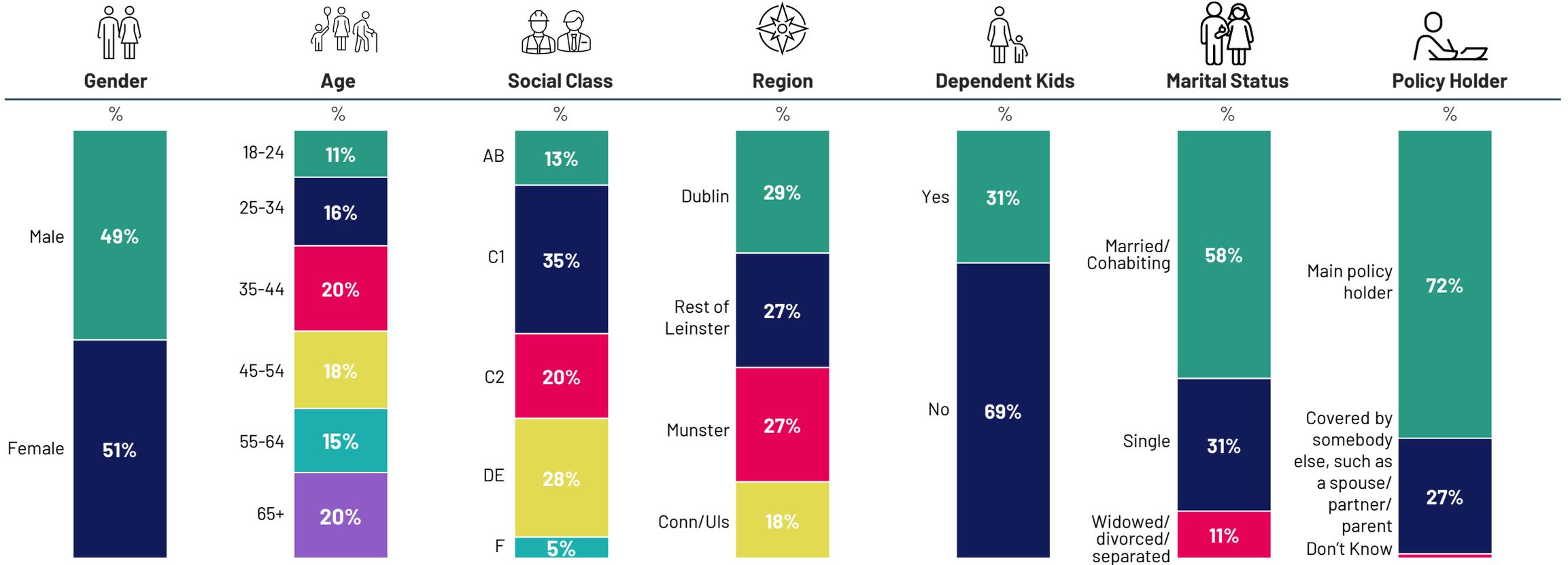
When we look specifically at respondents with or without health insurance, the margin of error is +/- 3.1% in both instances.

All interviewing was conducted in line with MRS Guidelines and our ISO27001 Information Security Management system.

# SAMPLE PROFILE

# Analysis of Sample

A nationally representative sample of 2,014 adults aged 18+. Quotas were set on latest CSO and AIMRO data (CSO for standard demographics such as Gender, Age, Region, and AIMRO for Social Class).



Analysis of Sample  
Base: All Adults N=2014

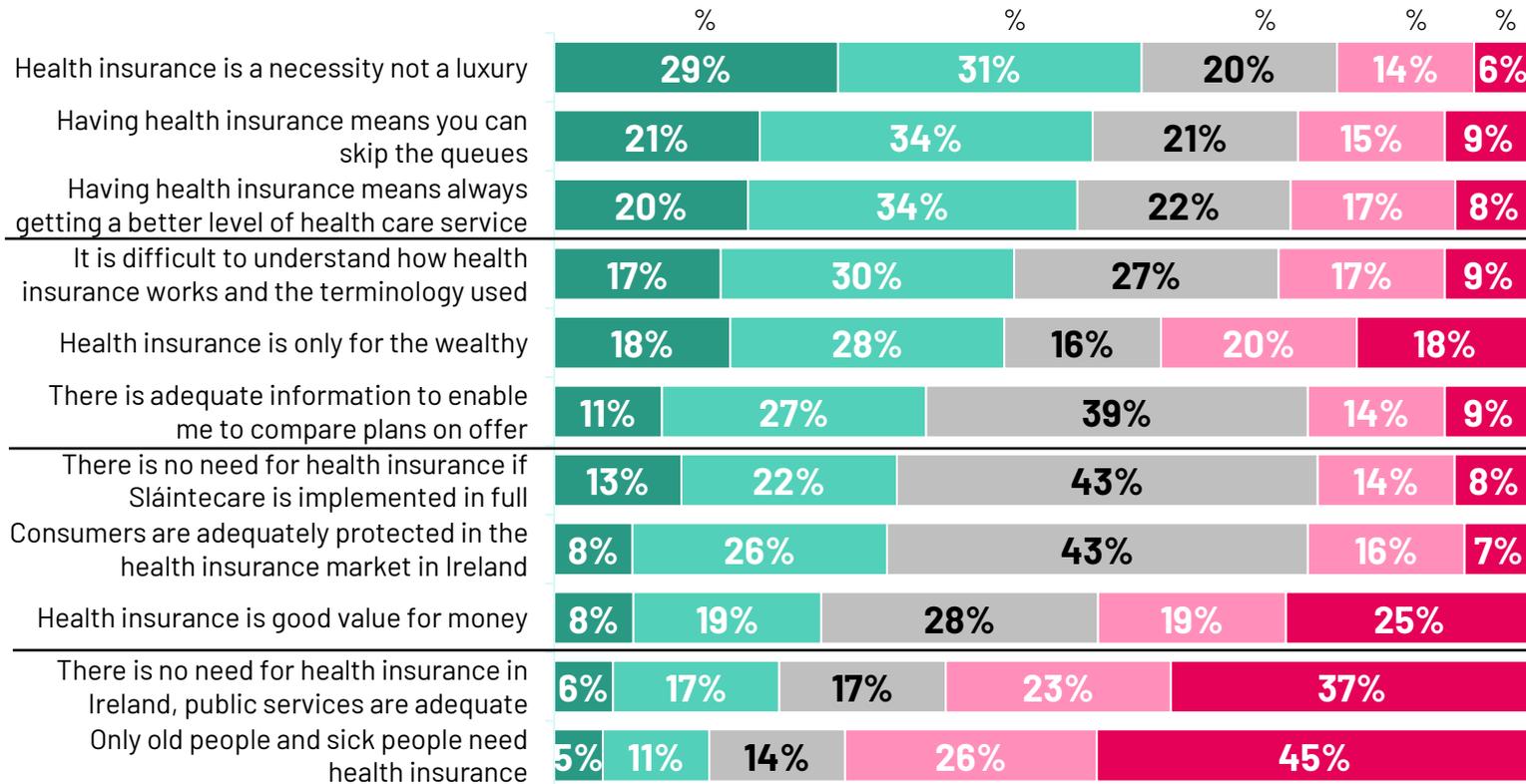


# SOME CONTEXT BEFORE WE START

# Statements about Health Insurance

Similar to previous years, health insurance is considered a necessity rather than a luxury, with three in five stating this to be the case. The persistent perception is that health insurance enables consumers to access better healthcare services and to fast-track access to those services.

■ Strongly agree ■ Slightly Agree ■ Neither agree nor disagree ■ Slightly Disagree ■ Strongly Disagree



Mean	NET Agree							
	2025	2023	2021	2019	2017	2015	2013	2011
	%	%	%	%	%	%	%	%
3.65	61	60	61	58	58	56	56	59
3.43	55	56	62	57	56	55	62	0
3.4	53	54	58	64	59	58	65	62
3.29	47	44	n/a	n/a	n/a	n/a	n/a	n/a
3.09	46	41	46	45	44	44	46	43
3.18	38	34	25	38	36	37	36	43
3.18	35	39	33	38	39	34	39	44
3.12	34	31	27	35	30	25	22	31
2.66	27	30	28	0	n/a	n/a	n/a	n/a
2.31	23	17	15	22	22	23	19	20
2.03	15	14	13	17	18	18	15	15

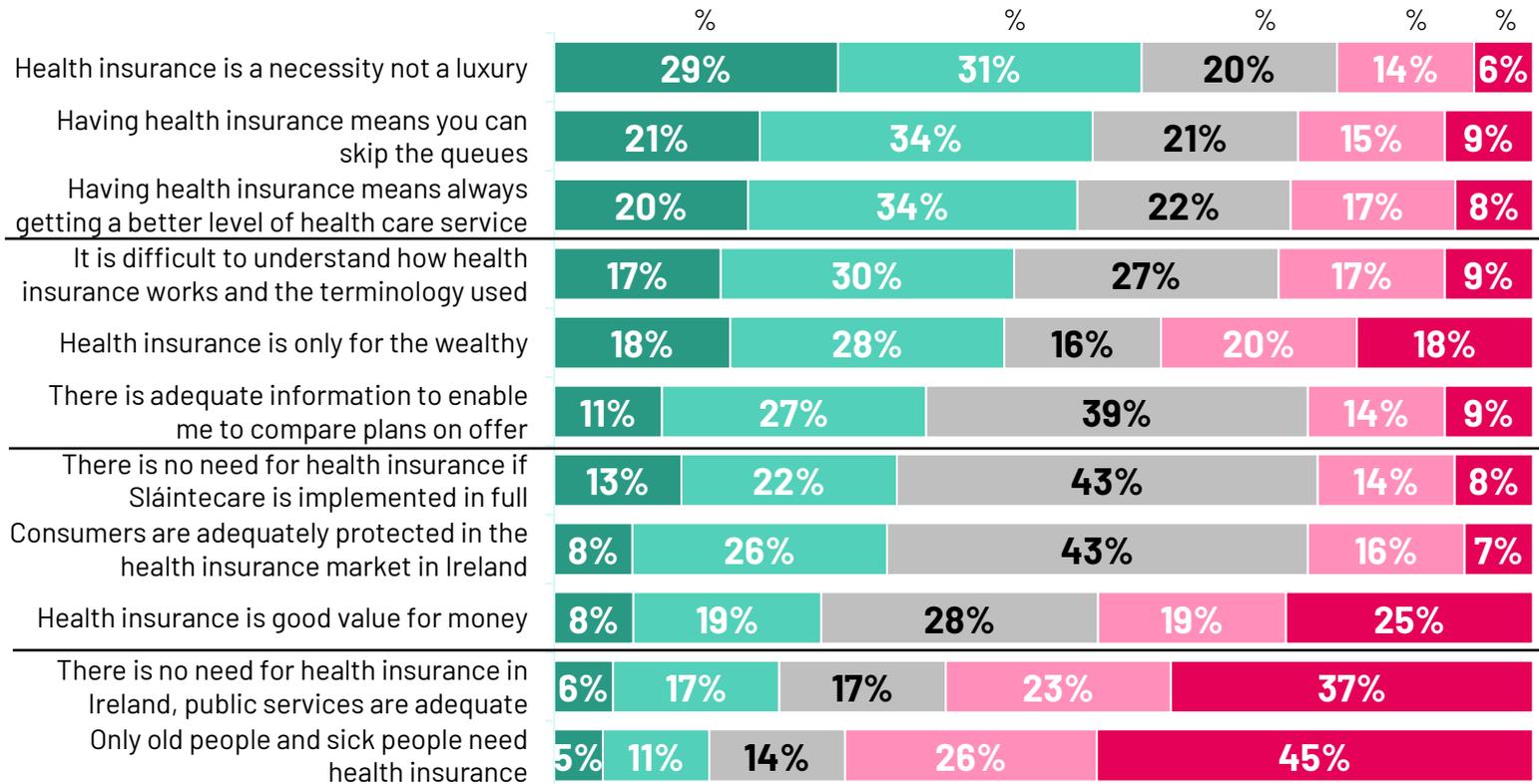
Q.60

Base: All Adults N=2014

# Statements about Health Insurance x Provider

Attitudes towards Health insurance are relatively consistent across customers of each main provider

■ Strongly agree ■ Slightly Agree ■ Neither agree nor disagree ■ Slightly Disagree ■ Strongly Disagree



Mean	NET Agree/Disagree		
	VHI	Laya	I' Life
	%	%	%
3.65	77	79	80
3.43	57	59	59
3.4	57	61	57
3.29	49	49	45
3.09	51	51	60
3.18	25	22	24
3.18	33	28	28
3.12	42	44	43
2.66	41	41	42
2.31	78	83	77
2.03	83	82	79

Q.60

Base: All Adults N=2014

Note: %'s above represent the proportion of those agreeing with the statement (in green), or alternatively disagreeing (in red)

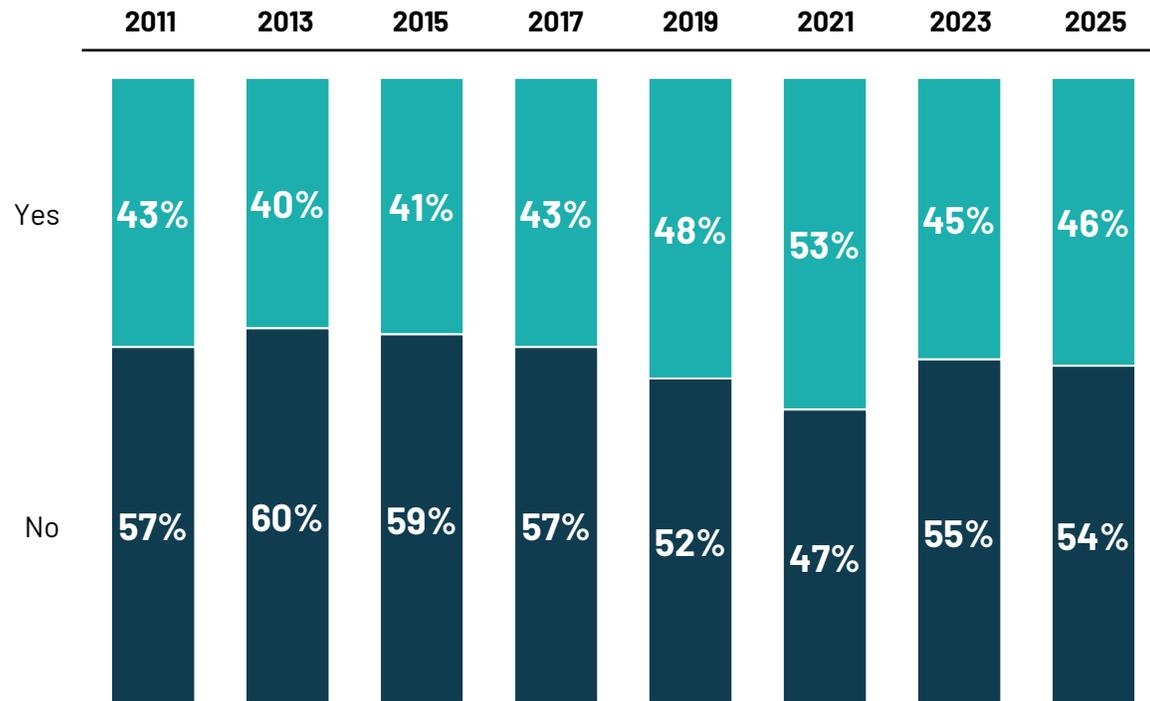


# INCIDENCE OF HEALTH INSURANCE



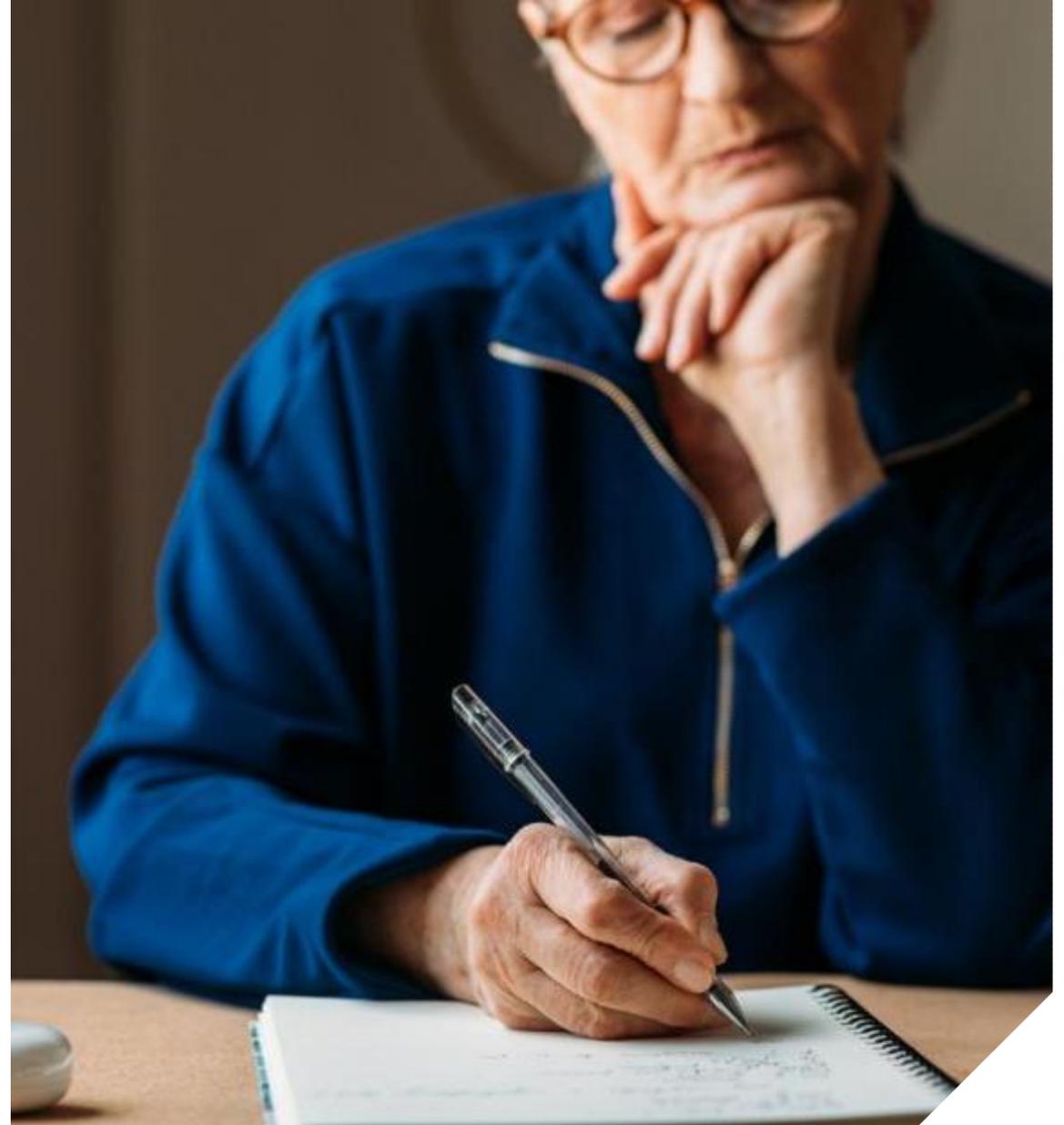
# Incidence of Health Insurance

Just under half of the Irish Adult population avail of PHI; a marginal increase since 2023.



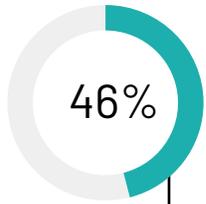
Q.1

Base: All Adults N=2014

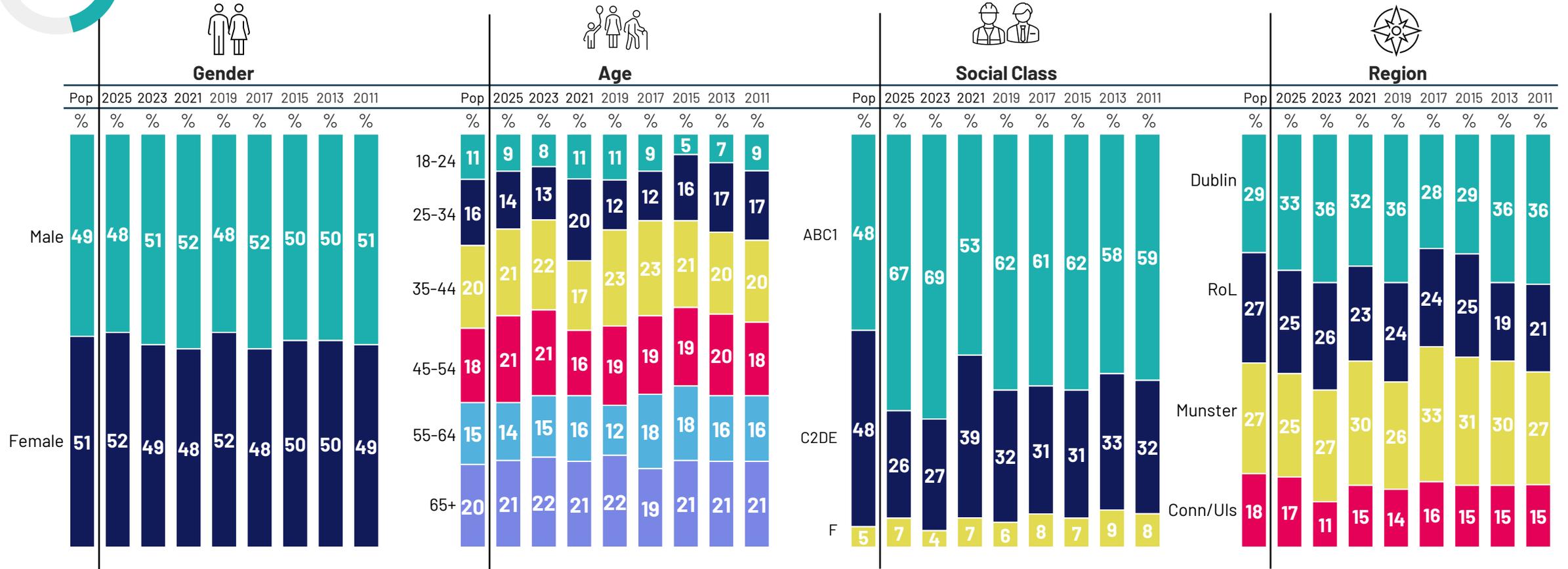


# Profile of people with Health Insurance

Gender is balanced in terms of having PHI when compared to the National profile. There are slight skews towards those aged 45+. ABC1s are unsurprisingly overrepresented, as are Dubliners.



All with health insurance

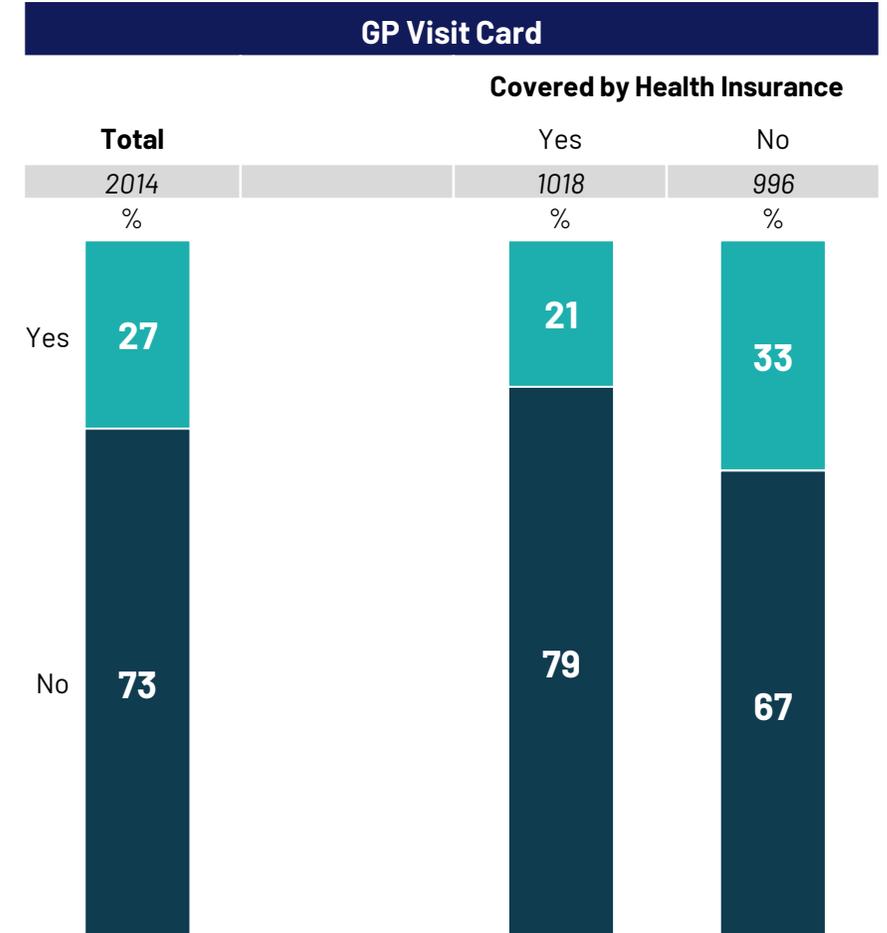
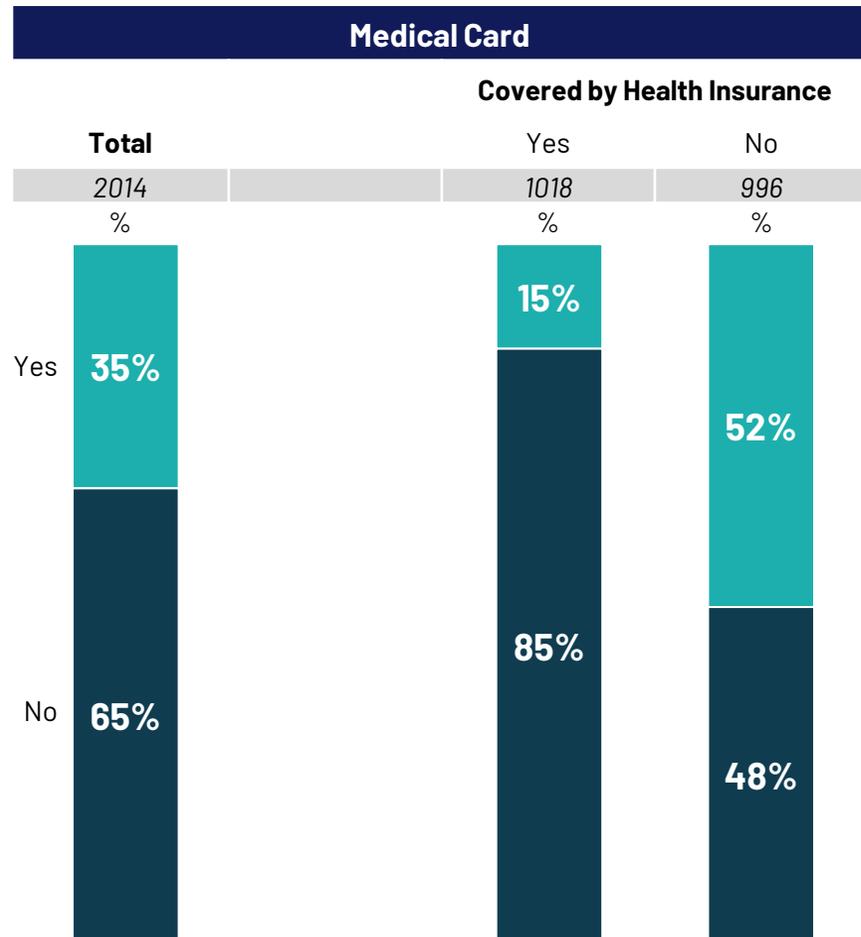


Q.1

Base: All Adults N=2014; All adults with PHI N=1018 (2025)

# Incidence of holding Medical Card or GP Visit Card

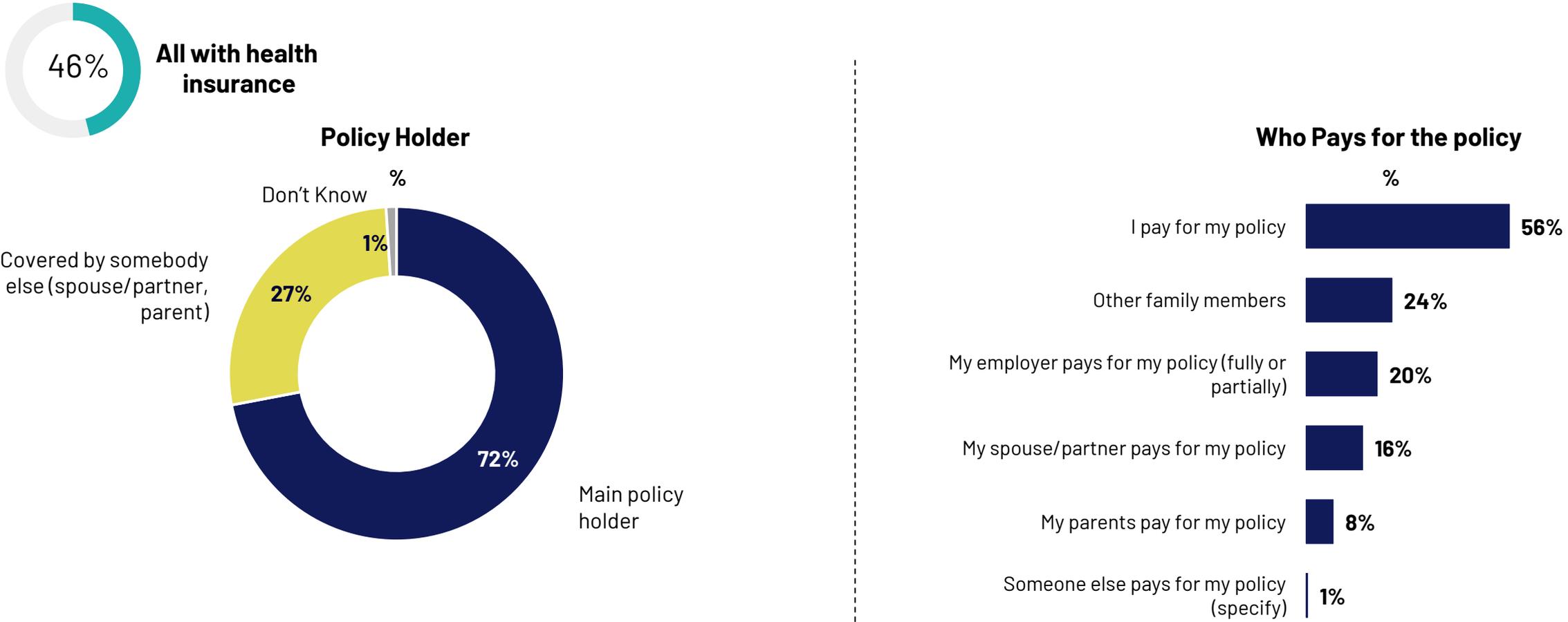
Just over one in three have a Medical Card, with a large skew towards those without PHI. The proportion of those with a GP card is more balanced.



Q.61/Q.62  
Base: All Adults N=2014

# Profile of people with Health Insurance

Over seven in ten are the main policy holder, although over a quarter are covered by somebody else. Over half pay for their own policy. Employers still have a significant role to play.



Q.2 Are you the main policy holder or are you covered by somebody else's policy?

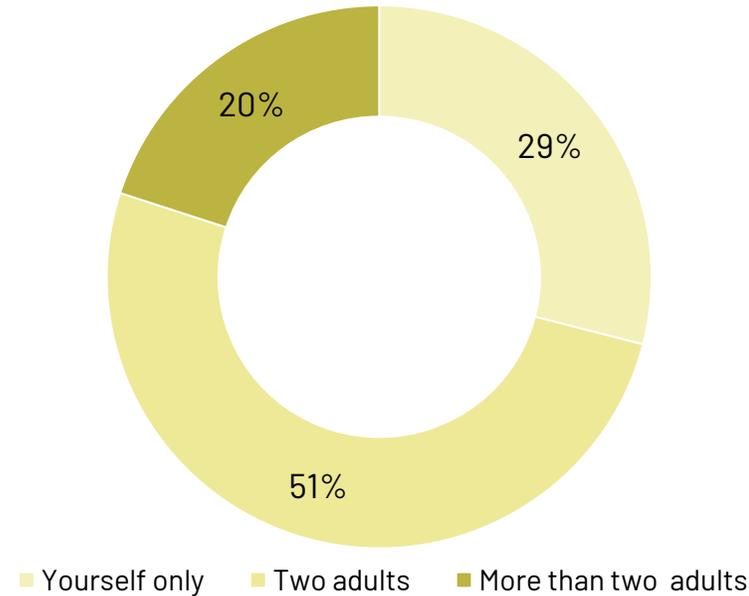
Q.3 Who pays for your health insurance policy?

Base: All with Health Insurance N=1,018

# Number of people covered on insurance policy

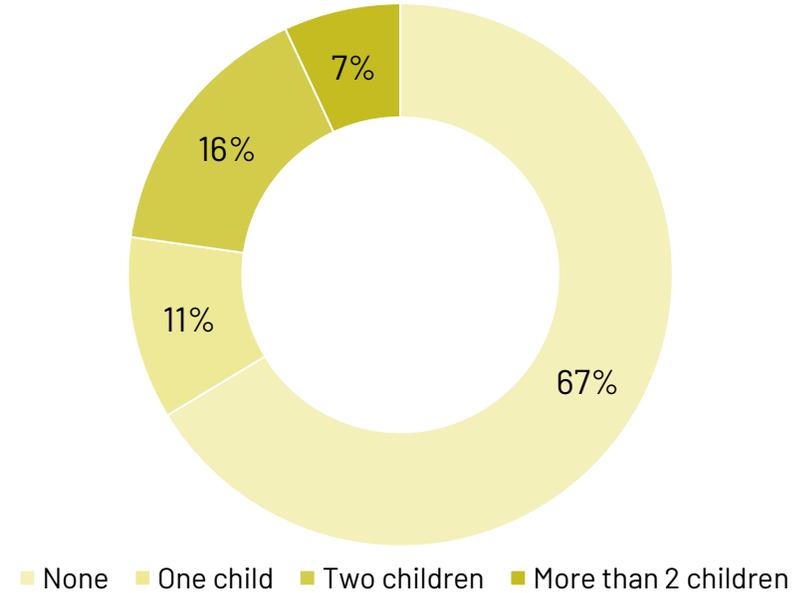
One in three households have children under the age of eighteen covered in their household. Overall, nearly three in ten adults are only covered themselves

## Number of adults covered by policy



## Number of children covered by policy

Average number of **people** in household covered (in total) 2.78



Q.19 How many people in the household have health insurance?

Q.20 How many adults, (i.e. aged 18+) including yourself, are covered by this policy?

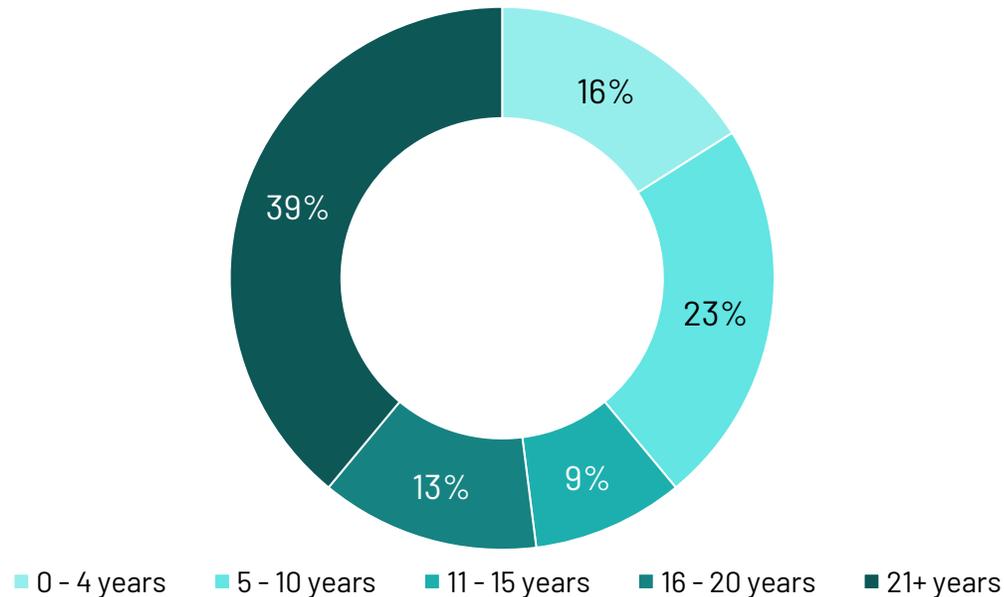
Q.21 And how many children aged under 18, if any, are covered by this policy?

Base: All with Health Insurance N=1,018

# Length of time being covered by Health Insurance

The average length of time having a policy is consistent at 20 years. The average length of time being with the same provider is 15 years, suggesting a reluctance by many to switch.

## Number of years health insurance is held

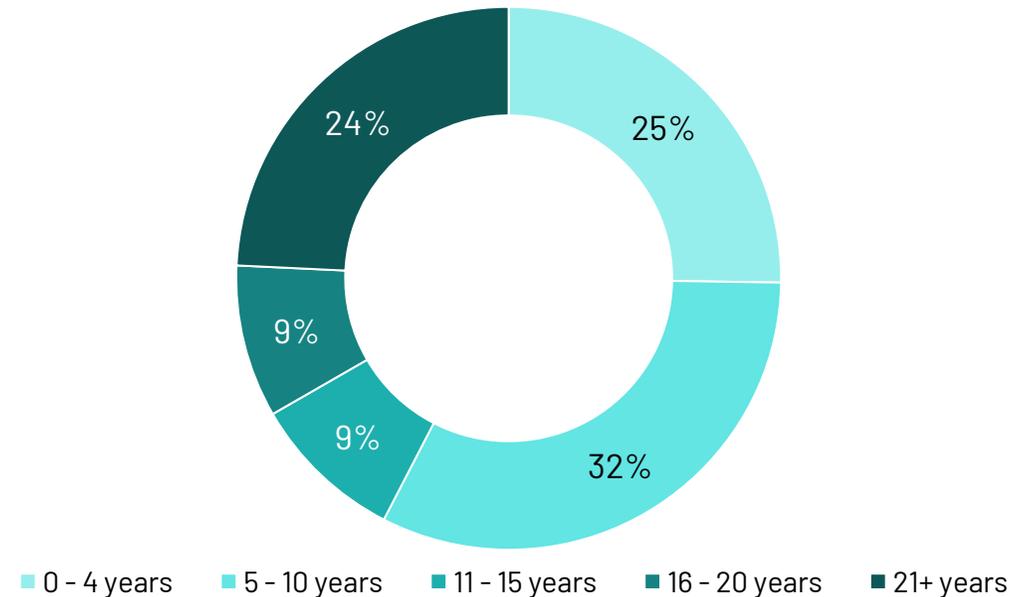


**Average**

20 years

(20 years in 2023)

## Number of years with current health insurance provider



**Average**

15 years

(15 years in 2023).

Q.16 For how many years have you held health insurance either through your policy or the policy of a partner/spouse? Please do not count any time where you may have been insured under your parents policy.

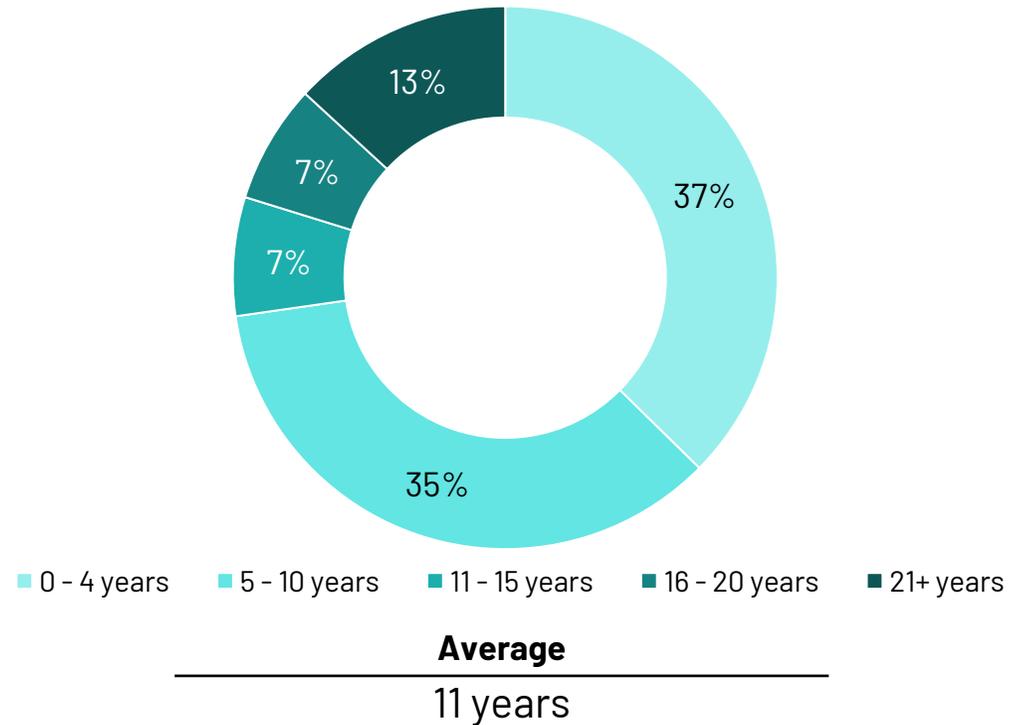
Q.17 How long have you been with your current insurer as the policy holder or partner/spouse of the policy holder?

Base: All with Health Insurance N=1,018

# Length of time being on current plan

Again, among those with PHI, there is a reluctance to change the status quo – the average length of time on the same plan with their provider is eleven years.

**Number of years on current plan as a policy holder or partner of policy holder**

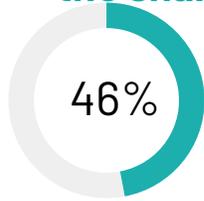


Q.18 How long have you been on your current plan as the policy holder or partner/spouse of the policy holder?

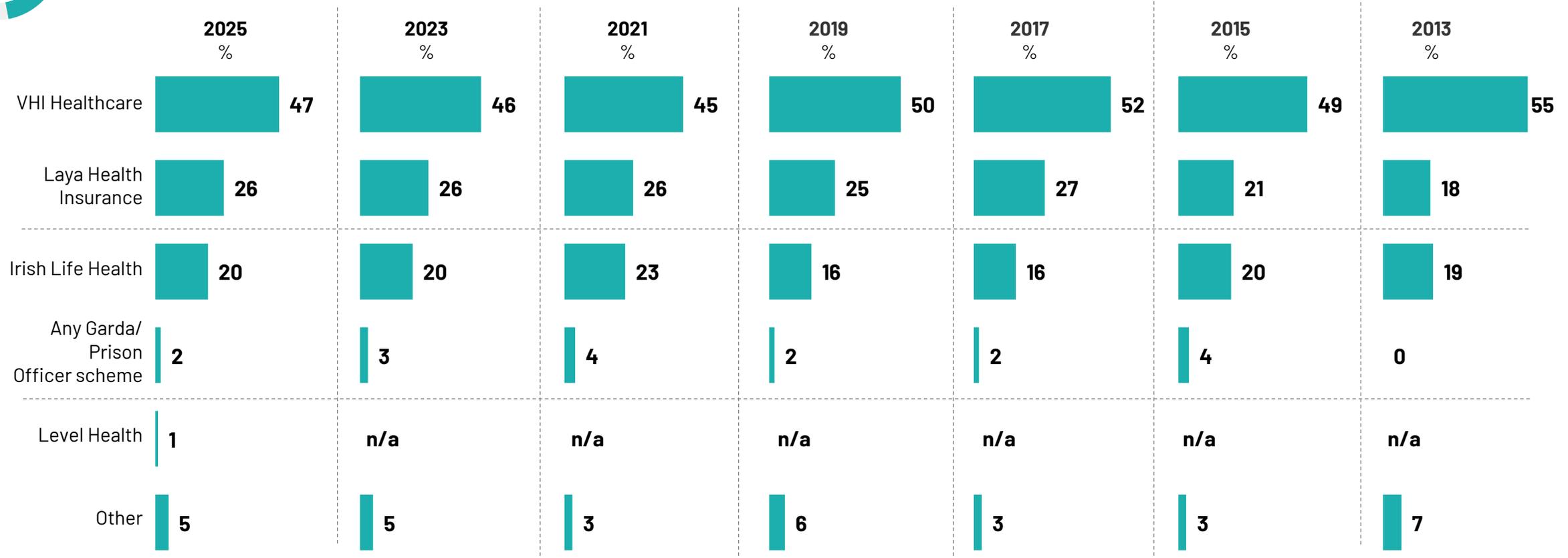
Base: All with Health Insurance N=1,018

# Current Health Insurance Provider

VHI continues to be the market leader, with Laya holding a quarter of the market, followed by Irish Life Health with a fifth of the share. This is consistent with 2023 results.



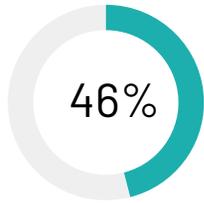
Of overall population have health insurance, of whom 56% personally pay for it.



Q.4 With which of the following companies do you currently have your health insurance?  
Base: All with Health Insurance N=1,018

# Current Health Insurance Provider by Age Group

VHI continues to have an older (and more male) customer base, while Irish Life Health over-indexes among females those under the age of 55.



All with health insurance

Of overall population have health insurance, of whom 56% personally pay for it.

	2025	Gender 		Age Group 			Social Class 		Dependent Children 	
		Male (469) %	Female (549) %	18-34 (191) %	35-54 (435) %	55+ (392) %	ABC1 (750) %	C2DEF (268) %	Yes (346) %	No (672) %
VHI Healthcare	<b>47</b>	51	43	47	43	52	48	45	45	48
Laya Health Insurance	<b>26</b>	25	27	22	27	28	26	26	27	26
Irish Life Health	<b>20</b>	15	24	22	22	15	19	21	21	19
Any Garda/ Prison Officer scheme	<b>2</b>	2	2	1	2	2	2	2	2	2
Level Health	<b>1</b>	0	1	1	1	0	1	-	1	1
Other	<b>5</b>	6	4	8	5	2	4	5	5	4

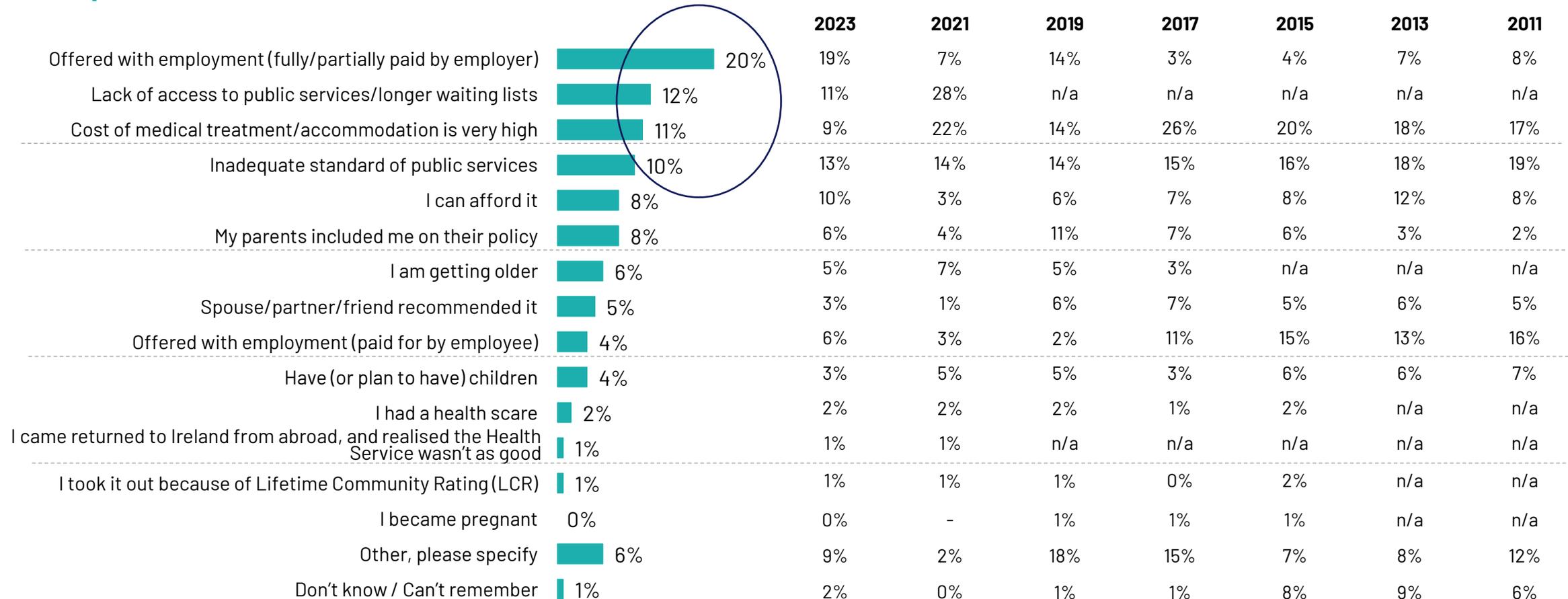
Q.4 With which of the following companies do you currently have your health insurance?  
Base: All with Health Insurance N=1,018

A group of diverse people in a meeting. A woman in a teal top is shaking hands with a man in a beige jacket. Other people are visible in the background, including a man in a blue shirt and a woman in a white shirt. The scene is set in a modern office environment with a white wall and a plant.

# DRIVERS FOR HAVING PHI AND SATISFACTION LEVELS AMONG POLICY HOLDERS

# Key Driver for having Health Insurance – Main reason

Employers offer PHI as part of a remuneration package is a key driver for those with PHI. However, there are more fundamental fears also at play – a perceived lack of access, the cost of treatment and a belief that public services are inadequate.



Q.14 What is the main reason why you have health insurance at present?  
Base: All with Health Insurance N=1,018

# Key Driver for having Health Insurance – Main reason by Age

From a generational point of view, younger people are more likely to cite employer inputs as the primary reason for having PHI, whereas those aged 55+ look more towards the actual benefits

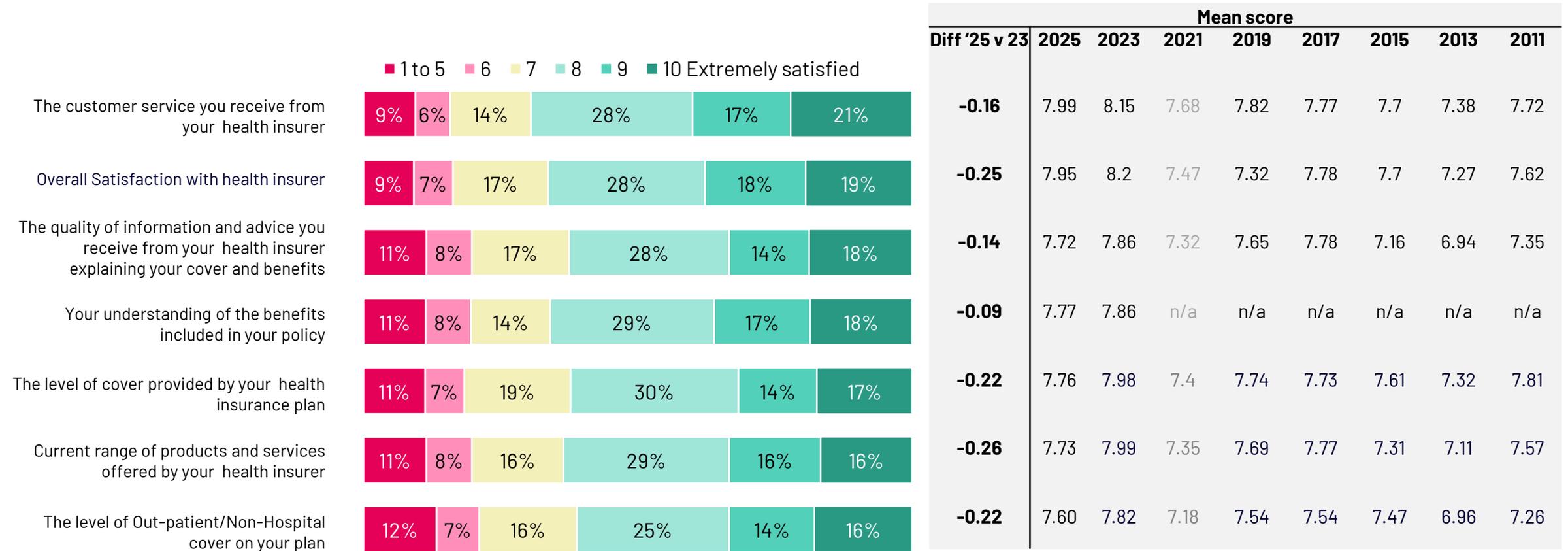
	Age Group		
	18-34	35-54	55+
	191	435	392
	%	%	%
Offered with employment (fully/partially paid by employer)	27	28	6
Lack of access to public services/longer waiting lists	7	11	16
Cost of medical treatment/accommodation is very high	10	10	13
Inadequate standard of public services	5	8	16
I can afford it	2	6	14
My parents included me on their policy	31	2	1
I am getting older	3	4	11
Spouse/partner/friend recommended it	3	6	4
Offered with employment (paid for by employee)	1	8	2
Have (or plan to have) children	2	8	2
I had a health scare	2	0	4
I came returned to Ireland from abroad, and realised the Health Service wasn't as good	1	1	0
I took it out because of Lifetime Community Rating (LCR)	1	2	-
I became pregnant	-	-	0
Other	4	6	9
Don't know / Can't remember	1	1	1

Q.14 What is the main reason why you have health insurance at present?

Base: All with Health Insurance N=1,018

# Level of satisfaction with aspects of health insurance

Satisfaction is highest in terms of the customer service received, followed by a more general satisfaction with their current health insurance provider. Generally speaking, satisfaction has softened slightly compared to 2023.



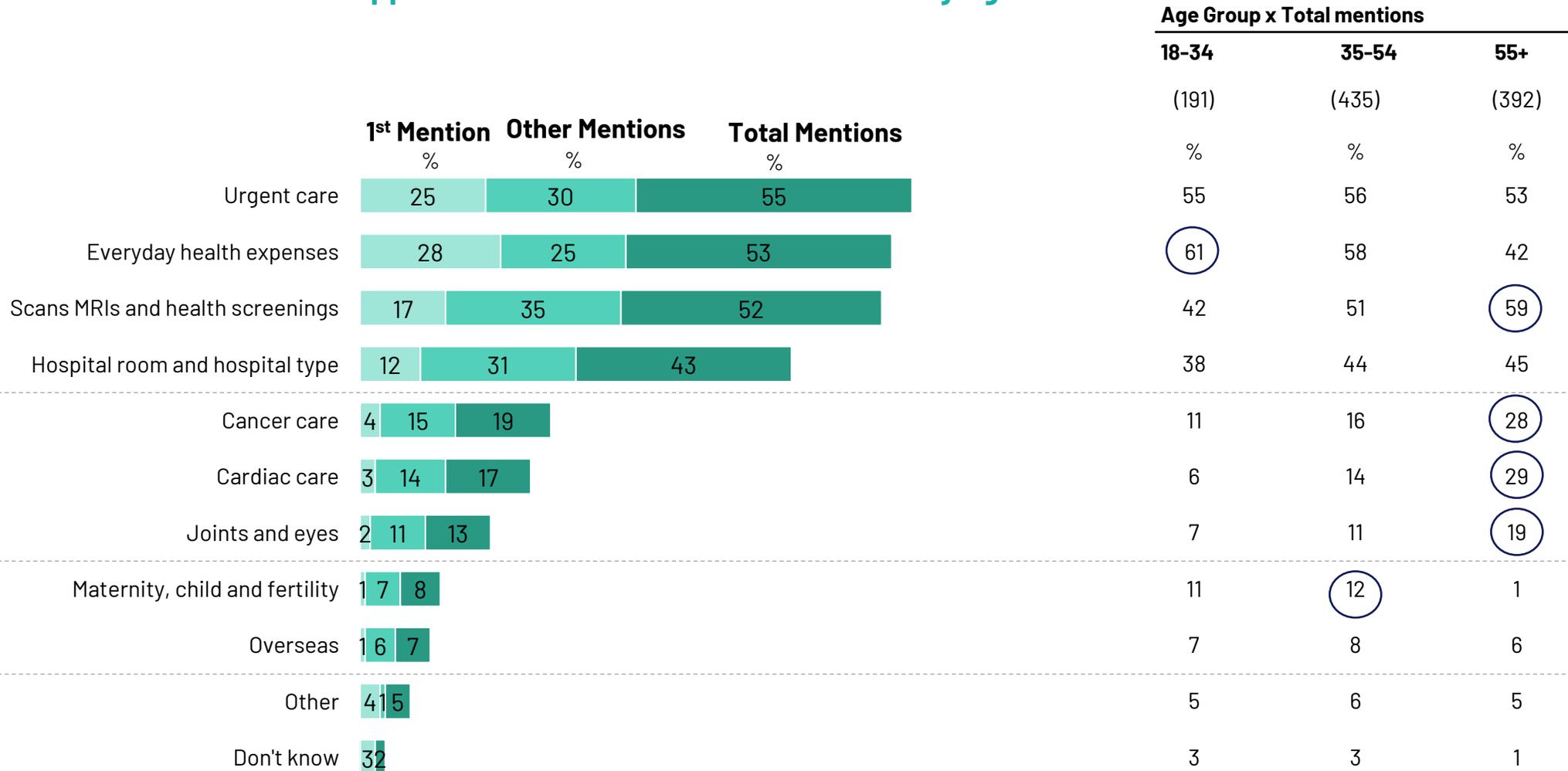
Q.33 On scale of 1 to 10 where 1 means not at all satisfied and 10 means extremely satisfied, how satisfied or dissatisfied are you with the following?

Q.34 Taking everything into consideration, how satisfied or dissatisfied are you: (please use a scale of 1 to 10 where 1 means not at all satisfied and 10 means extremely satisfied).

Base: All with Health Insurance N=1,018

# What do PHI holders value most about their policy?

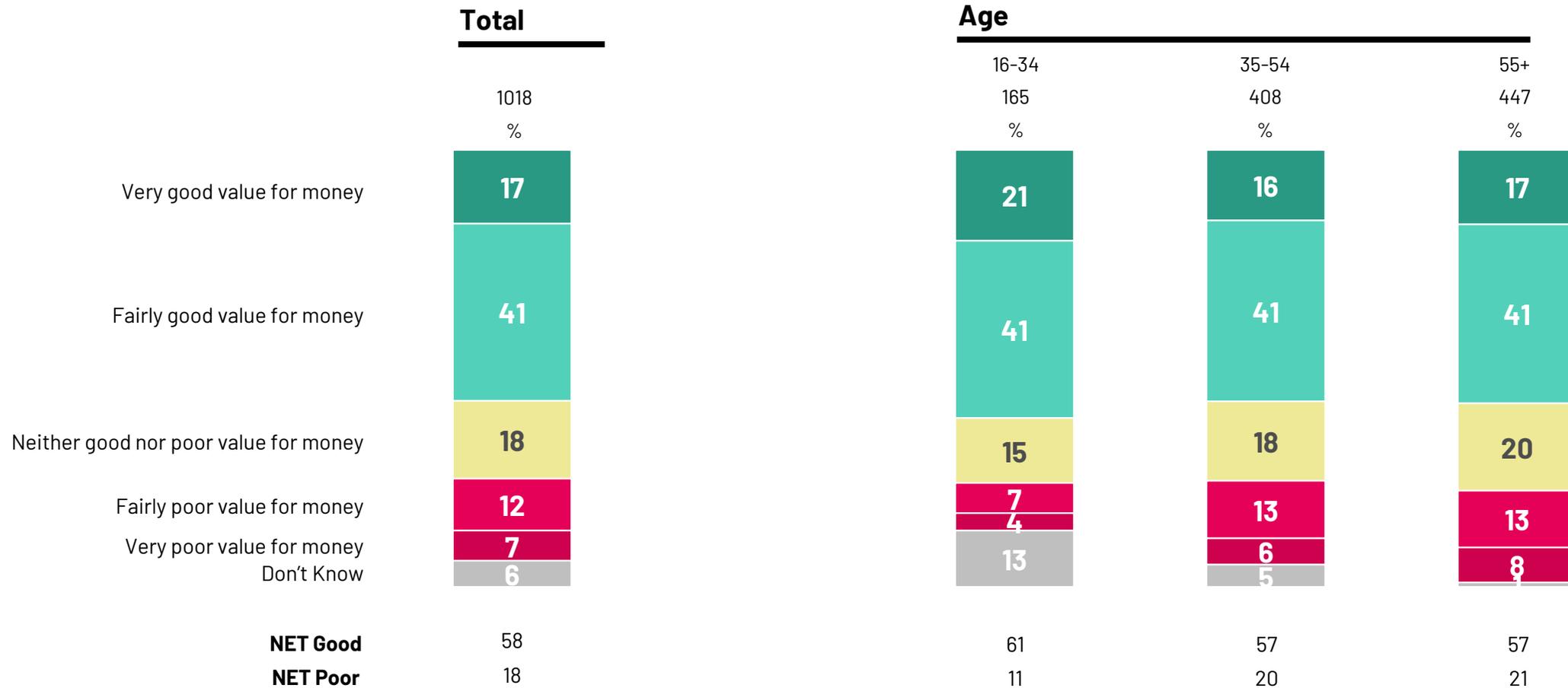
There are distinct perceived values in having health insurance – Urgent care, coverage of expenses, screenings and Hospital choices come to the fore. Appreciation of what PHI offers differs by age.



Q.35 What do you value most in your health insurance policy?  
Base: All with Health Insurance N=1,018

# Value for money

Nearly three in five (58%) of policy holders believe the money spent represents good value, with younger cohorts slightly more satisfied (bearing in mind that older cohorts tend to spend more on their policies).



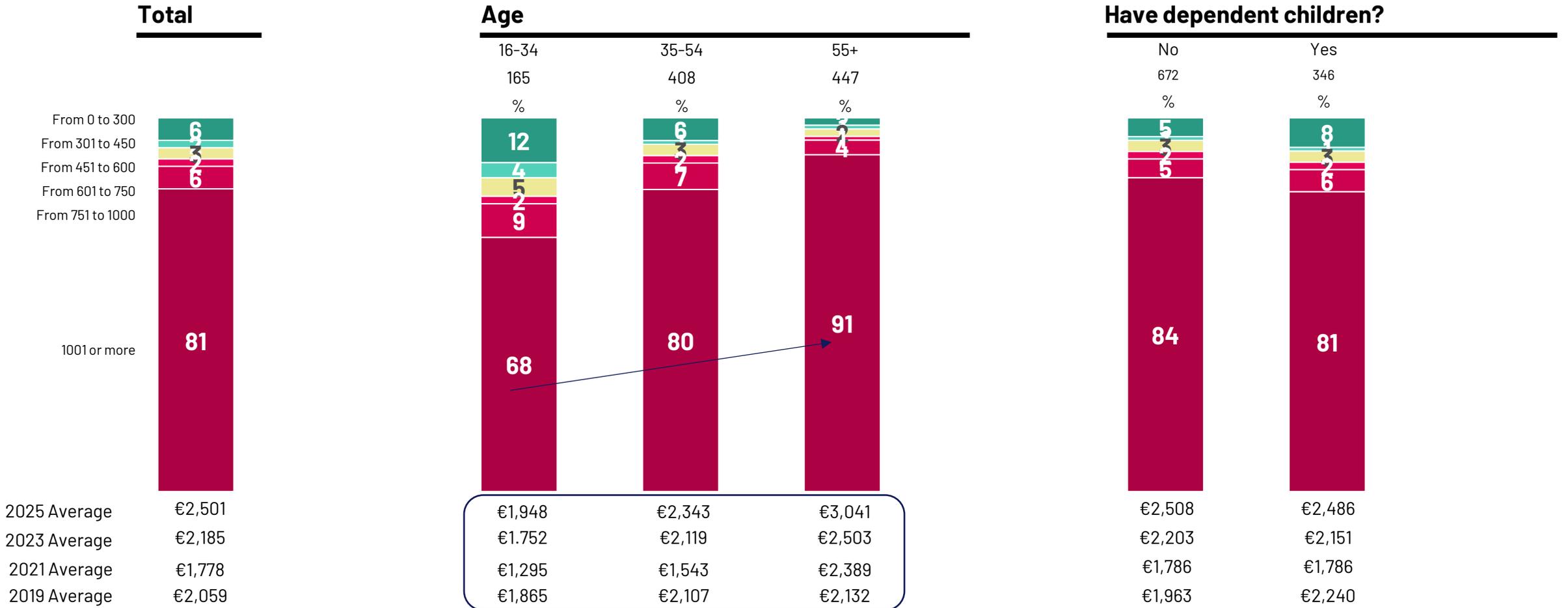
Q.36 Do you believe that the amount of money that you spend on your Health Insurance policy represents good value for money?

Base: All with Health Insurance N=1,018

# THE COST OF HAVING PHI

# Cost of Policy

The average household cost of having health insurance has risen significantly since 2023, and now stands at €2.5k. As seen previously, the financial investment in policies increases with age.

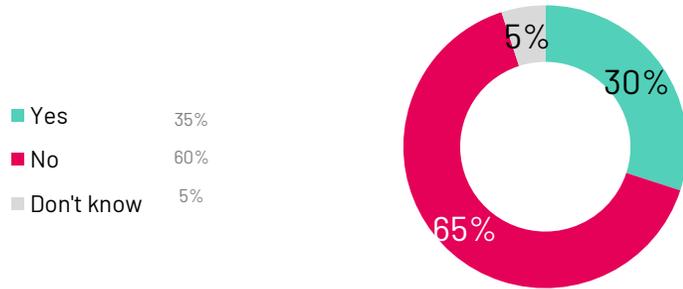


Q.26 How much does your health insurance policy cost annually for you and any others on your policy? This includes your personal contributions and employer contributions, if any.  
Base: All with Health Insurance N=1,018

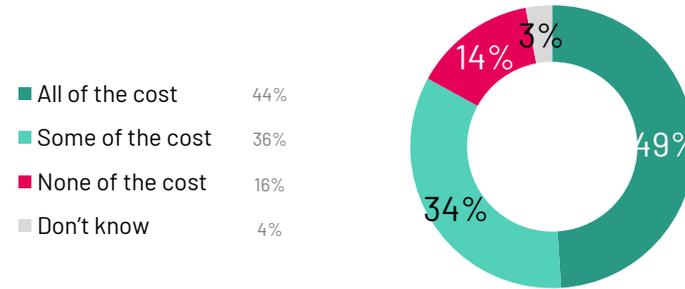
# Membership of workplace scheme

Three in ten are members of a work group scheme, with half of those receiving full reimbursement **Employer organises payment of premium through a payroll deduction system**

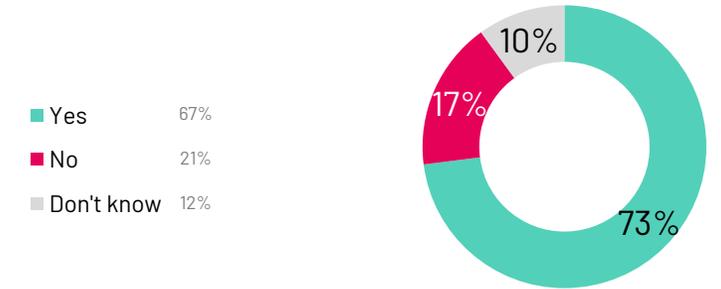
## Health insurance policy part of a work group scheme



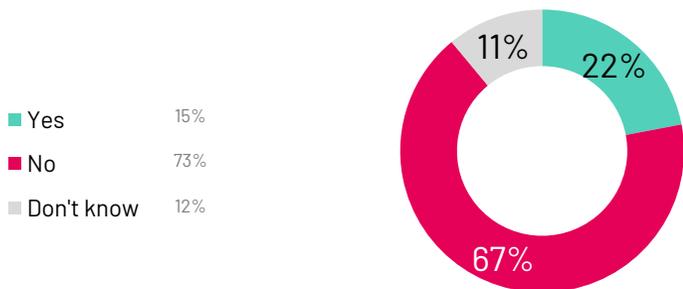
## Level of contribution



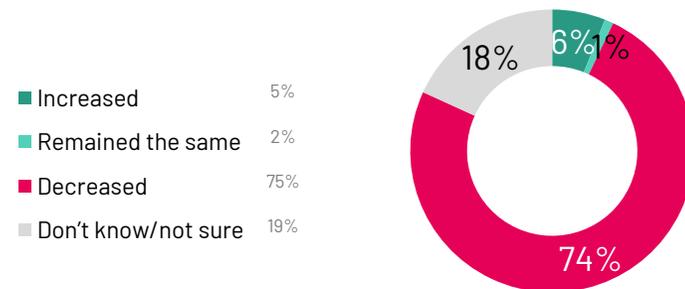
## Employer organises payment of premium through a payroll deduction system



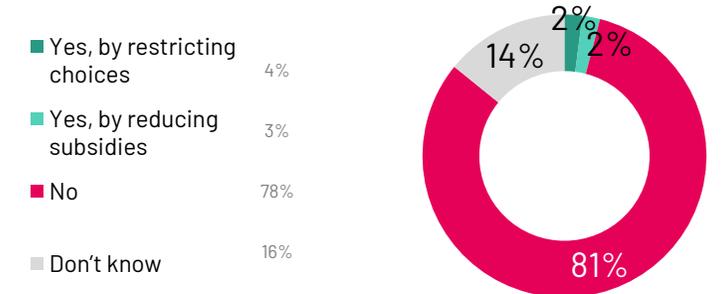
## Employer offer a choice of health insurer



## Has your employer increased or decreased the choice of Health Insurers



## Has your employer reduced the amount that they are prepared to pay for your health insurance



Figures in grey are 2023 results

Q.27 To the best of your knowledge is your health insurance policy part of a work group scheme – a work group scheme is any health insurance scheme arranged or administered by an employer. For example a work based scheme does not necessarily mean the employer pays the premium – it could be paid by salary deduction on behalf of the employee?

Q.28 What level of contribution does the employer pay towards the health insurance policy costs?

Q.29 To the best of your knowledge, does the employer organise payment of health insurance premium through a payroll deduction system?

Q.30 Does your employer (or employer of policy owner) offer a choice of health insurer?

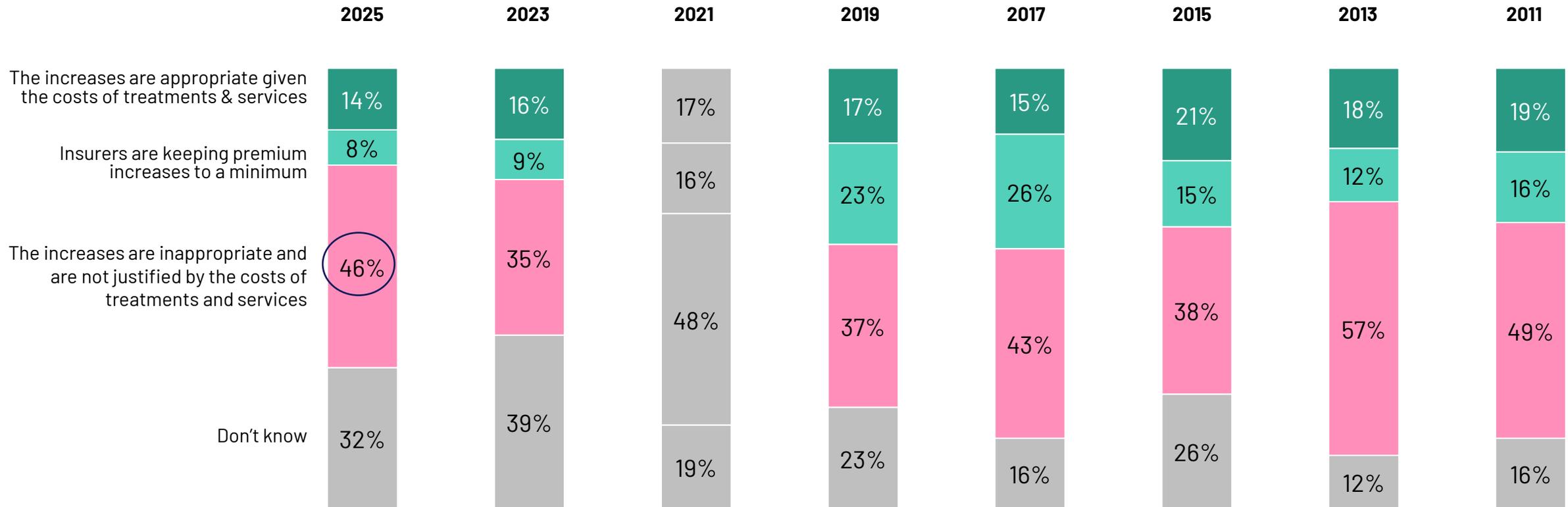
Q31 Has your employer increased or decreased the choice of Health Insurers that they make available to you or your partner/spouse?

Q32 Has your employer reduced the amount that they are prepared to pay for your health insurance, either for you and/or your partner/spouse? This could be by giving less of a subsidy, or restricting the choices you have?

Base: All with Health Insurance N=1,018 | Membership of Scheme N=301

# Attitude to Premium Increases

One in seven believe increased premiums are appropriate, but this leaves nearly half of PHI holders feeling disgruntled – the highest level of dissatisfaction in over ten years.



Q.59 Which one of the following statements most closely reflects your attitude to premium increases that have occurred recently?  
 Base: All with Health Insurance N=1,018

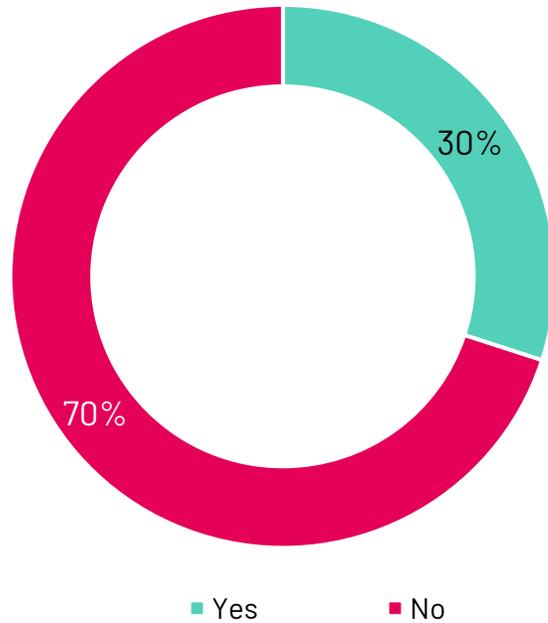
# SWITCHING AND DISCONTINUATION



# Incidence of overall switching behaviour – Either provider or plan

Three in ten have either switch provider or plan. Females and older customers are most likely to have done so

## Incidence



Total	Gender		Age						Social Class			Hold health insurance			
	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	ABC1	C2DE	F	Dublin	Rest of Leinster	Mumster	Conn/ Ulster
1018	469	549	64	127	218	217	146	246	750	221	47*	330	264	253	171
%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
30	26	34	9	17	23	39	44	37	30	30	37	29	29	30	34

\* Caution: Small base size

NEW QUESTION 2025

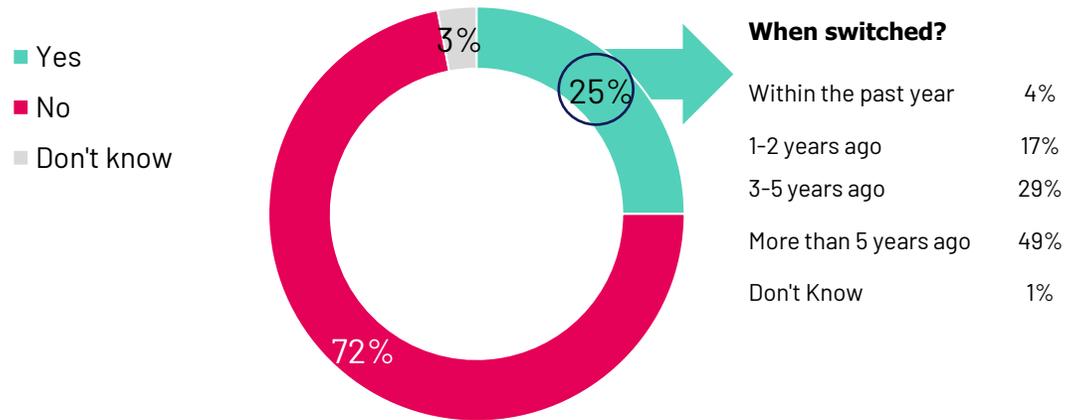
Q.36a Have you ever switched your health insurance provider or changed plan with the same provider?

Base: All with Health Insurance N=1,018

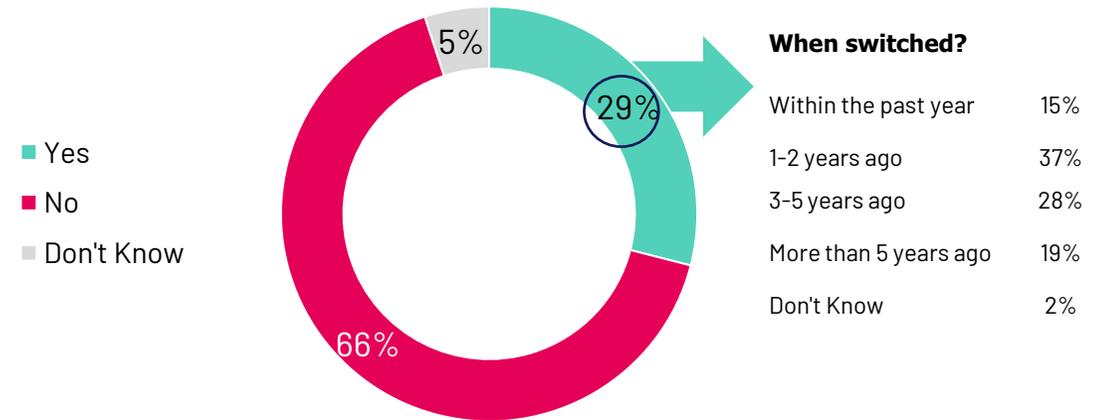
# Incidence of Ever Switching

Just one in four have ever switching their health insurance provider – consistent with previous years. A slightly higher proportion (29%) have switched plans with their own provider. Both however, indicate an aversion to switching.

## Ever switched Providers



## Ever switched plans with same provider



## Incidence of Switching

2023	2021	2019	2017	2015	2013	2011
26%	35%	19%	22%	24%	20%	23%

Q.37 Have you ever switched from one health insurer in Ireland to another health insurer in Ireland?

Q.37a When did you last switch provider?

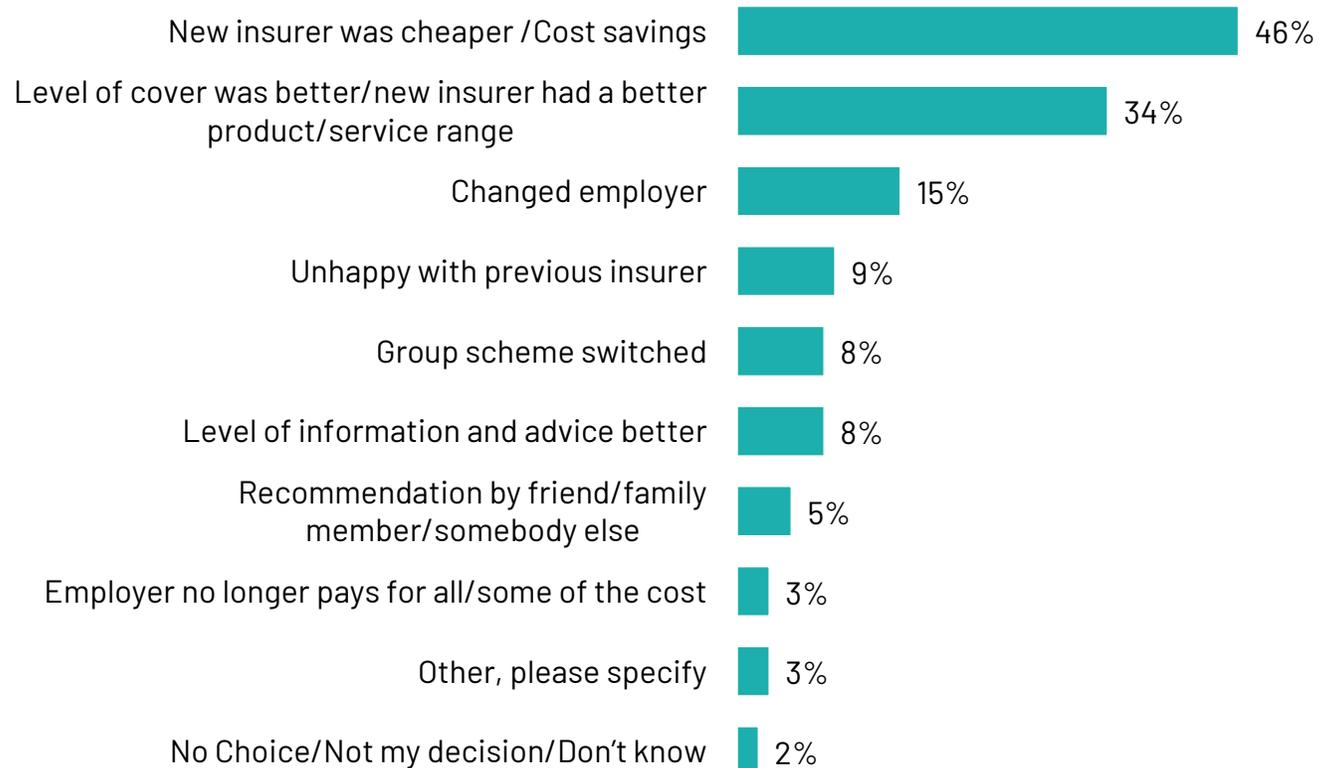
Q.38 Have you ever switched health insurance plans keeping the same insurer?

Q.38a When did you last switch plans within your current provider?

Base: All with Health Insurance N=1,018 | Base: All Switchers N=232, 206

# Reasons for Switching Health Insurance Provider

Among those who have switched, cost savings and better cover come to the fore.



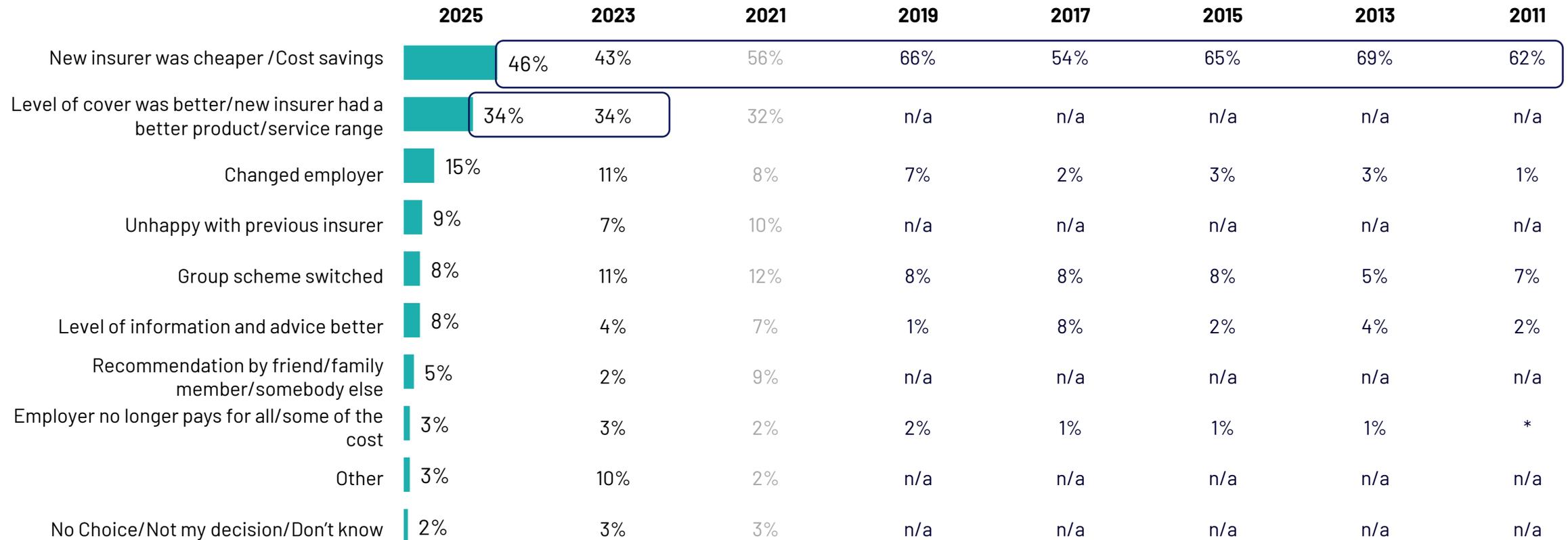
Q.43 Why did you decide to change insurers? Was there any other reasons?

Base: All Switched Provider (n=275)



# Reasons for Switching Health Insurance Provider

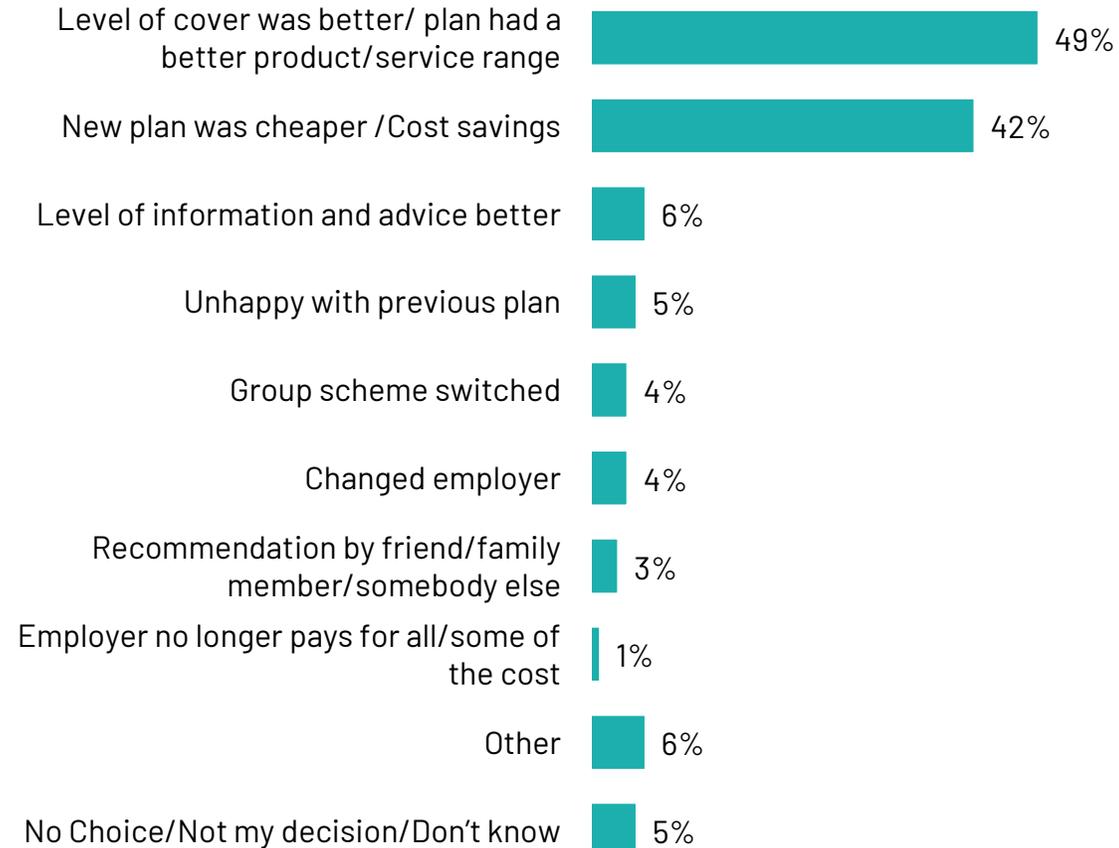
Cost savings and cover/range consideration remain the key reasons for switching, with other motivations far behind. Cost consideration however, are not as prominent as they have been historically.



Q.43 Why did you decide to change insurers? Was there any other reasons?  
 Base: All who have switched Health Insurance Provider (n=275)

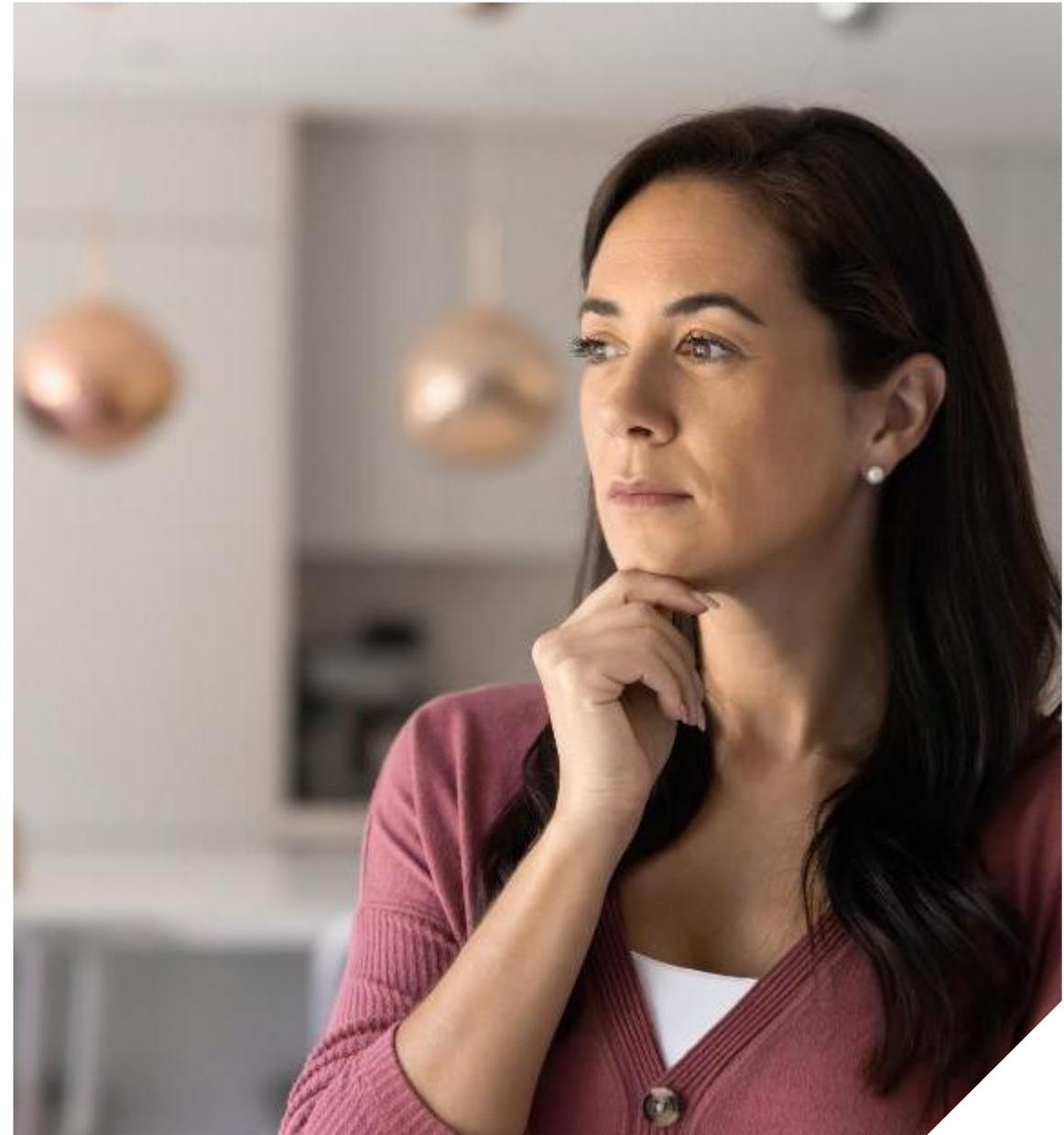
# Reasons for Switching Plan

However, among those who have switched plan, the range of benefit options usurps cost savings as the primary motivator.



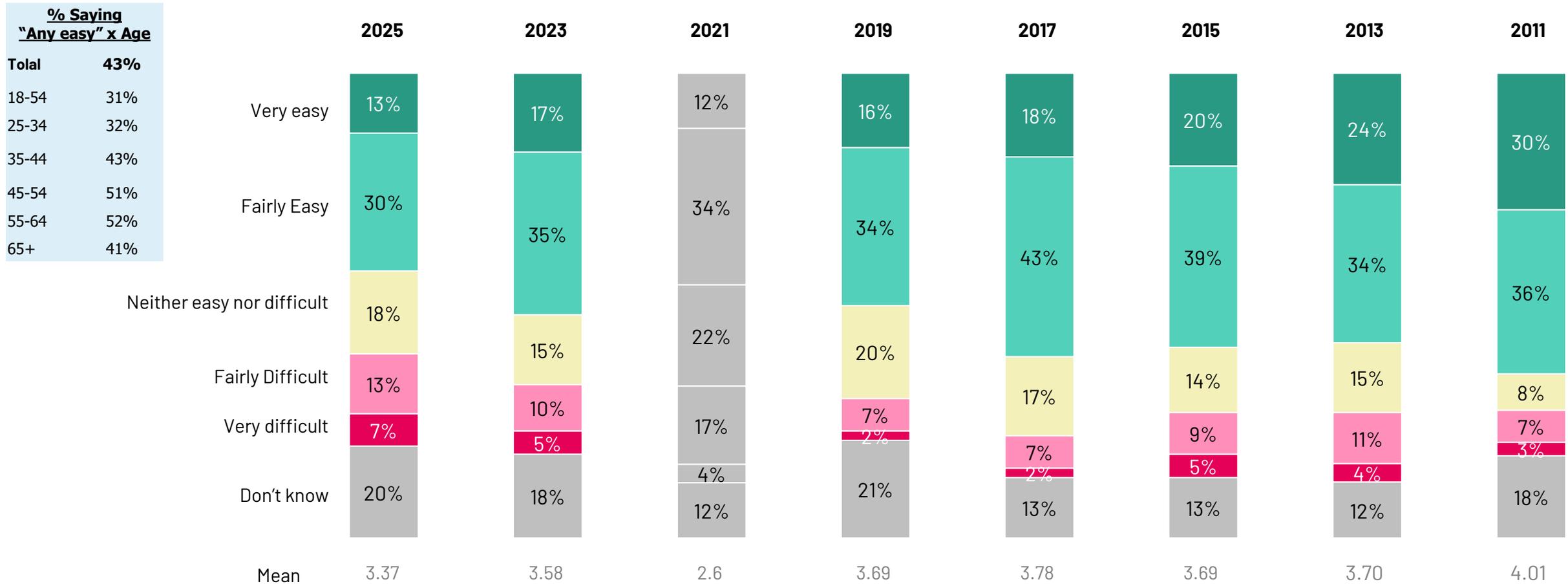
Q.44 Why did you decide to change plan?

Base: All Switched Plan (n=309)



# Perception of Ease of Switching Insurance Provider

There is a perception among a significant minority that ease on switching provider is not necessarily a straightforward process. Just two age groups (45-54 and 55-64 year olds) register a slim majority of believing the process to be easy.

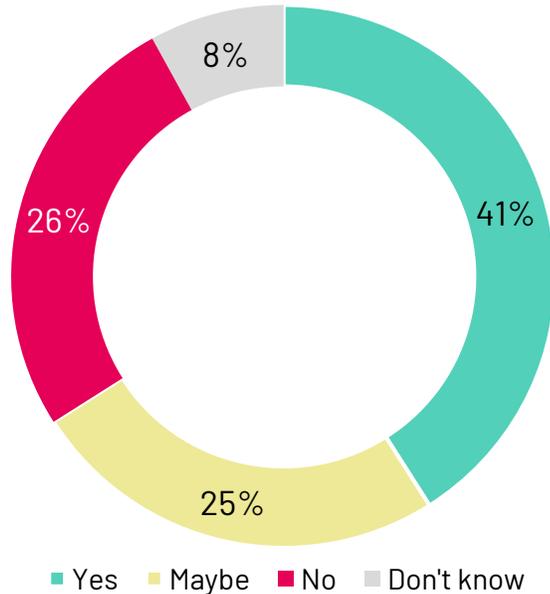


Q.49 In your opinion, how easy or difficult would it be for you to switch from your current health insurance provider to another health insurance provider?  
 Base: All with Health Insurance N=1,018

# Consideration of switching from current insurer provider for financial or benefit gains

Among those with PHI, over two in five would consider moving for financial advantage, with a similar proportion willing to migrate for benefit gains. Excluding 2021 (different methodology), this is the most fluid consumer have been so far.

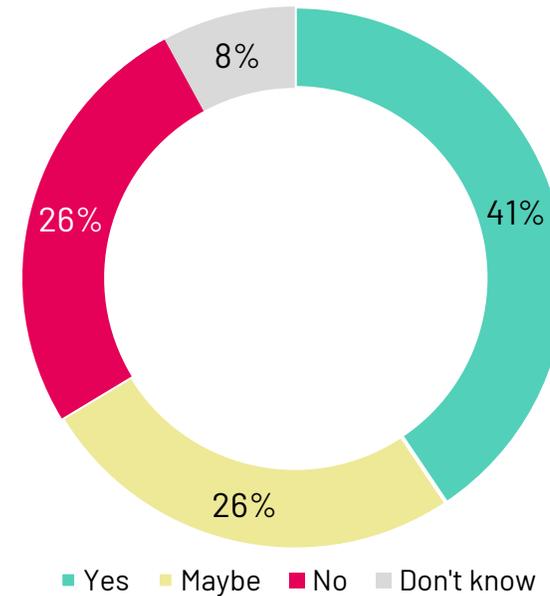
## Financial Gains



### Yes, considered switching

Year	Percentage
2023	38%
2021	47%
2019	24%
2017	32%

## Benefit Gains



### Yes, considered switching

Year	Percentage
2023	39%
2021	42%
2019	23%
2017	33%

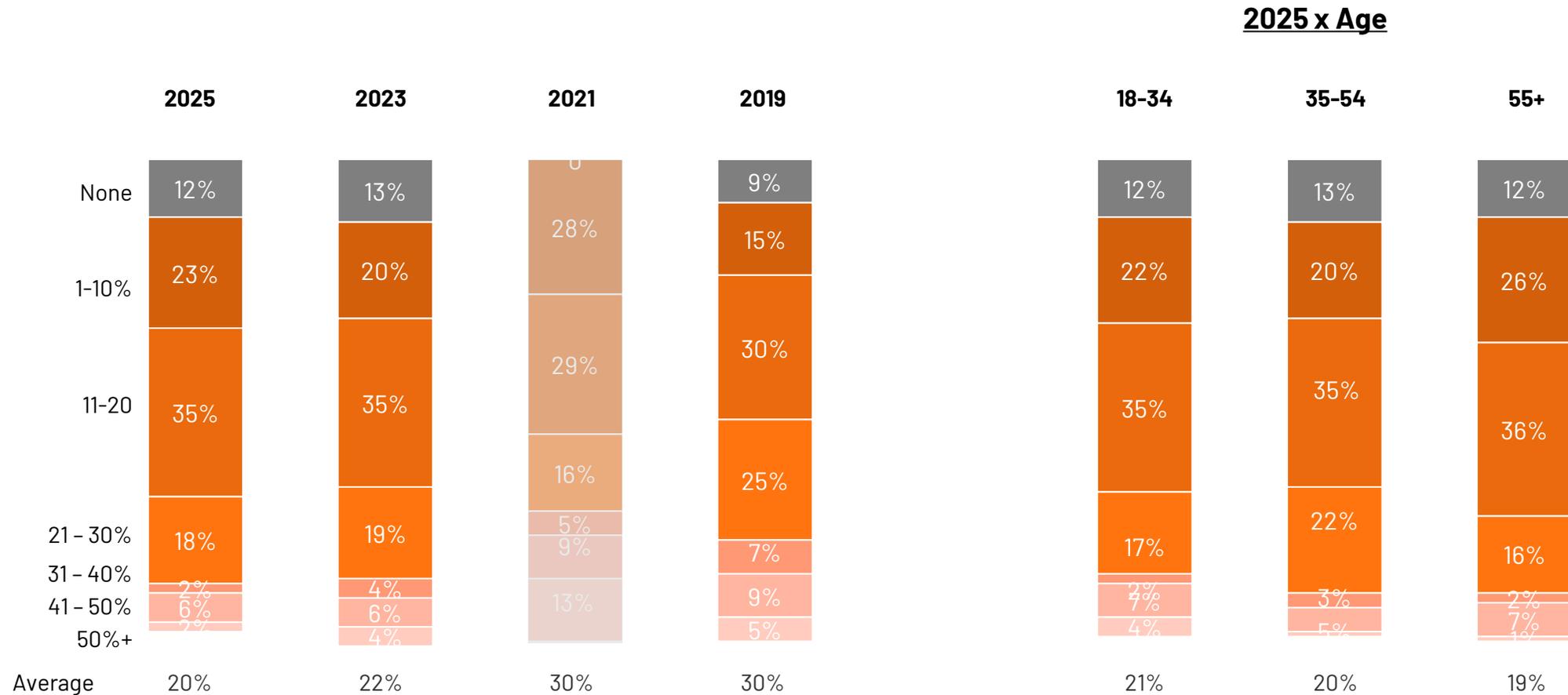
Q.51 Would you consider switching from your current insurer, if you thought financial gains could be made (i.e. it would be cheaper)?

Q.52 Would you consider switching from your current insurer, if you thought benefit gains could be made for a similar policy fee?

Base: All with Health Insurance N=1,018

# Savings made that would encourage you to switch

In order for people to consider switching, they would require a 20% saving on average, relatively consistent with 2023. Across the generations, the desired savings are similar.



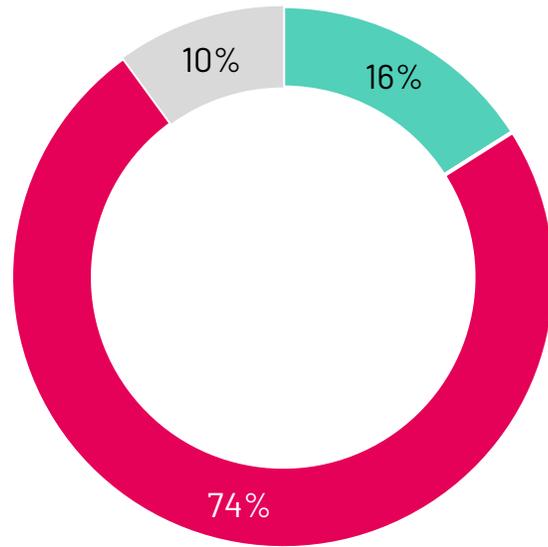
Q.50 How much actual saving, in percentage terms do you think would be needed to encourage you to switch to a comparable plan with another health insurance provider?

Base: All with Health Insurance N=1,018

# Incidence of having considered switching from current health insurance provider to another by non-switchers

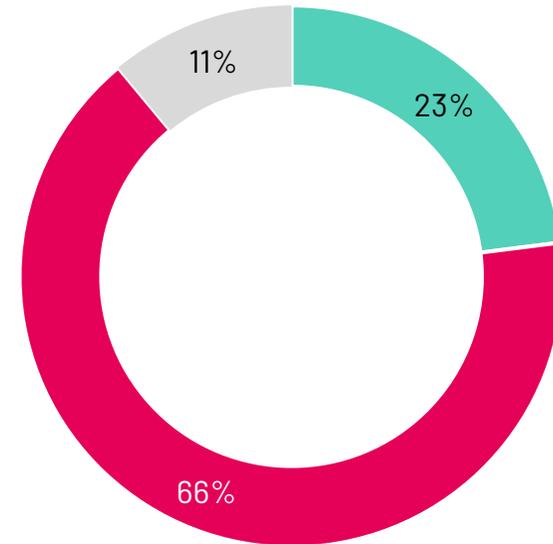
However, there is still a lot of sluggishness among those who have never switched— just one in six have actually considered moving provider, and less than one in four have considered switching plans.

**Ever consider switching Providers**



■ Yes ■ No ■ Not my decision

**Ever consider switching Current Plan with same Provider**



■ Yes ■ No ■ Not my decision

**Incidence of having Considered Switching**

2023	2021	2019	2017	2015	2013	2011
11%	28%	10%	10%	13%	20%	20%

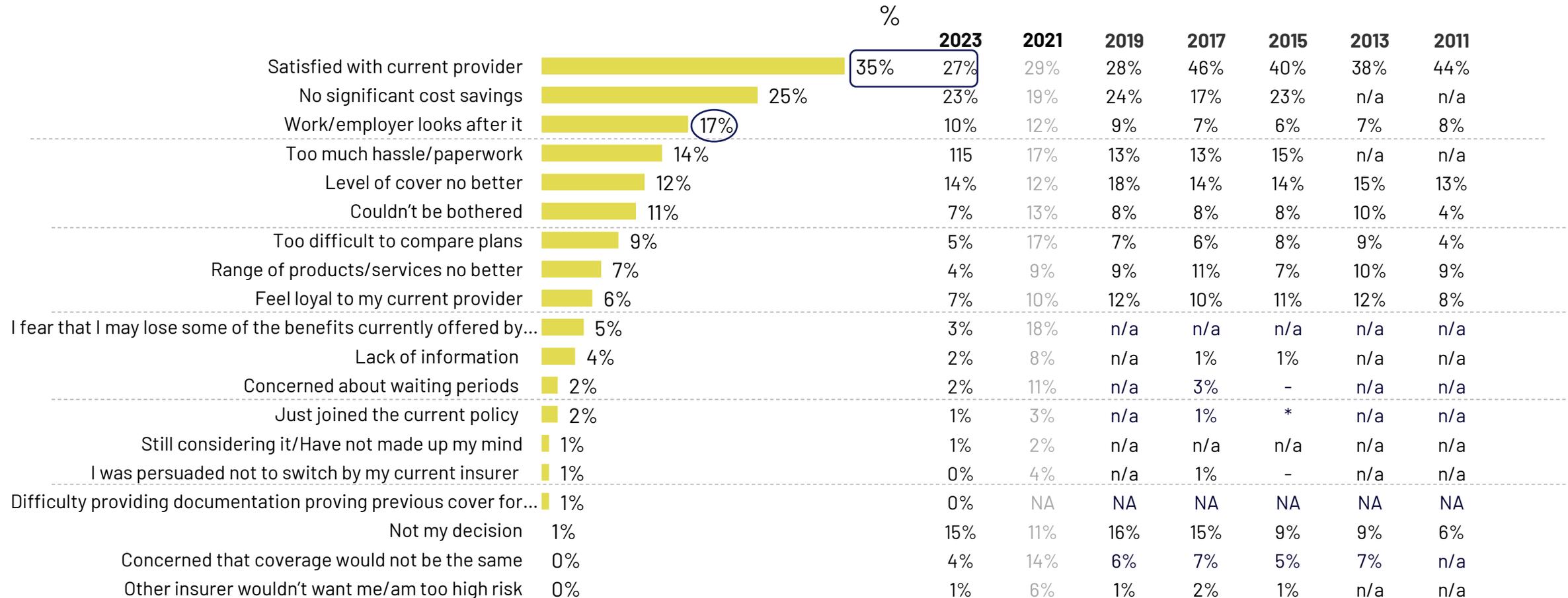
Q.45 Have you ever considered switching from your current health insurance provider to another?

Q.46 Have you ever considered switching from your current plan to another plan with the same insurer?

Base: All who have never switched Health Insurance Provider (n=743); all who have never switched Plan (n=869)

# Reasons for not Switching health insurance provider

Satisfaction with current provider is the main motivator for staying with them, and this represents a significant increase since 2023. Perceived lack of cost savings is also a consideration. There has also been a sharp increase in employers taking care of plan decisions.



Q.47 Are there any particular reasons why you have never switched insurance provider?  
 Base: All who have never switched Health Insurance Provider (n=861)

# Perceived level of ease in switching current health insurance plan

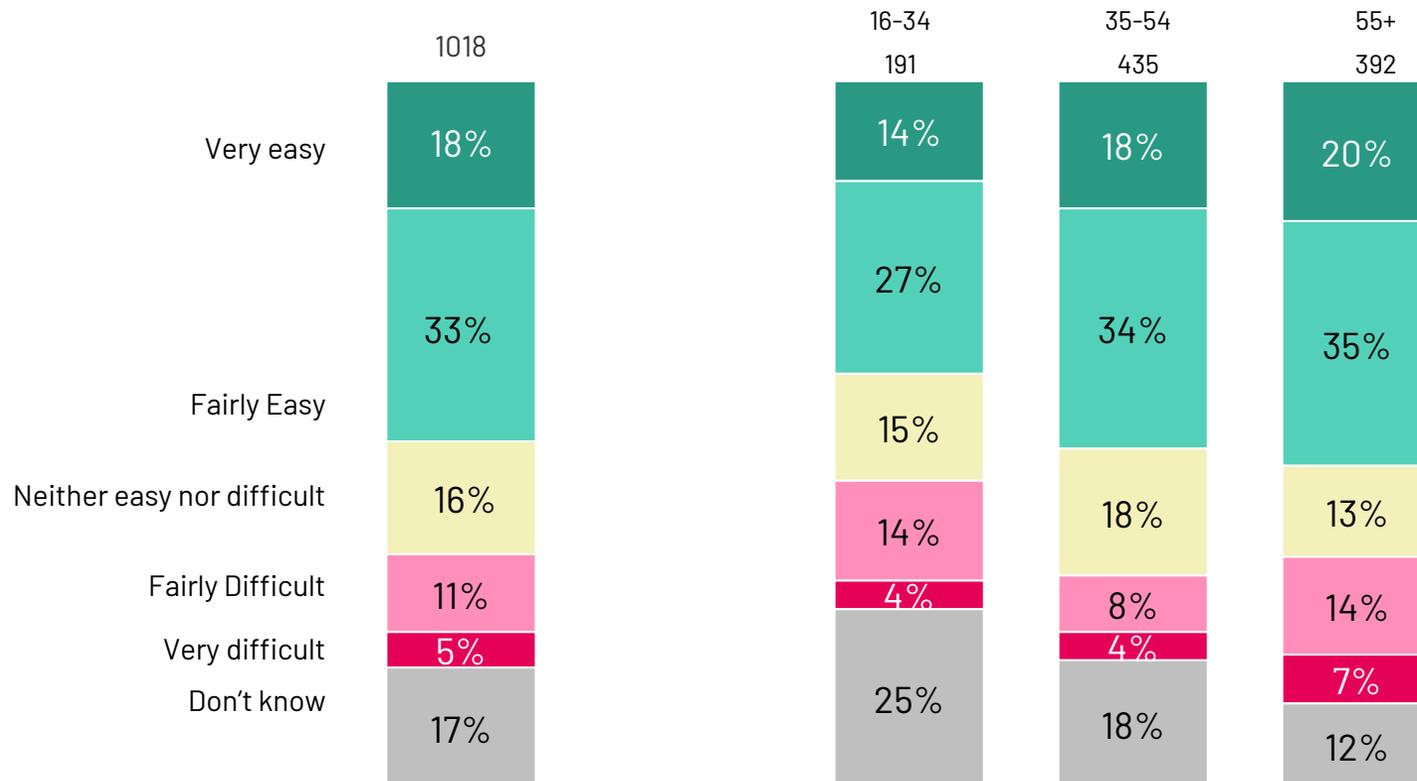
Just half feel that the process of switching is/would be easy, with a sizeable proportion (16%) disagreeing, rising to 21% among older policy holders. On average, an 18% reduction in savings is the trigger point to encourage switching.

## Total

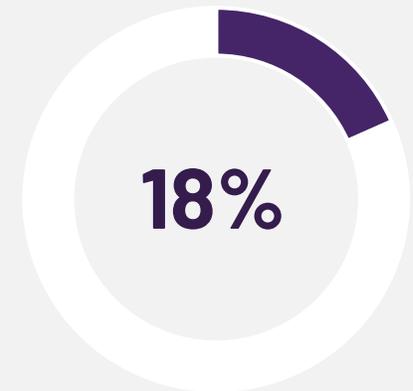
## Age

## Perceived Savings

Among those who have switched plan, they were significantly more likely to find the process "very easy" (27%) or "fairly easy" (43%). Just 13% said it was difficult



### Average Reported Savings



Age Group	Average Reported Savings
16-34	17.68
35-54	18.84
55+	18.22

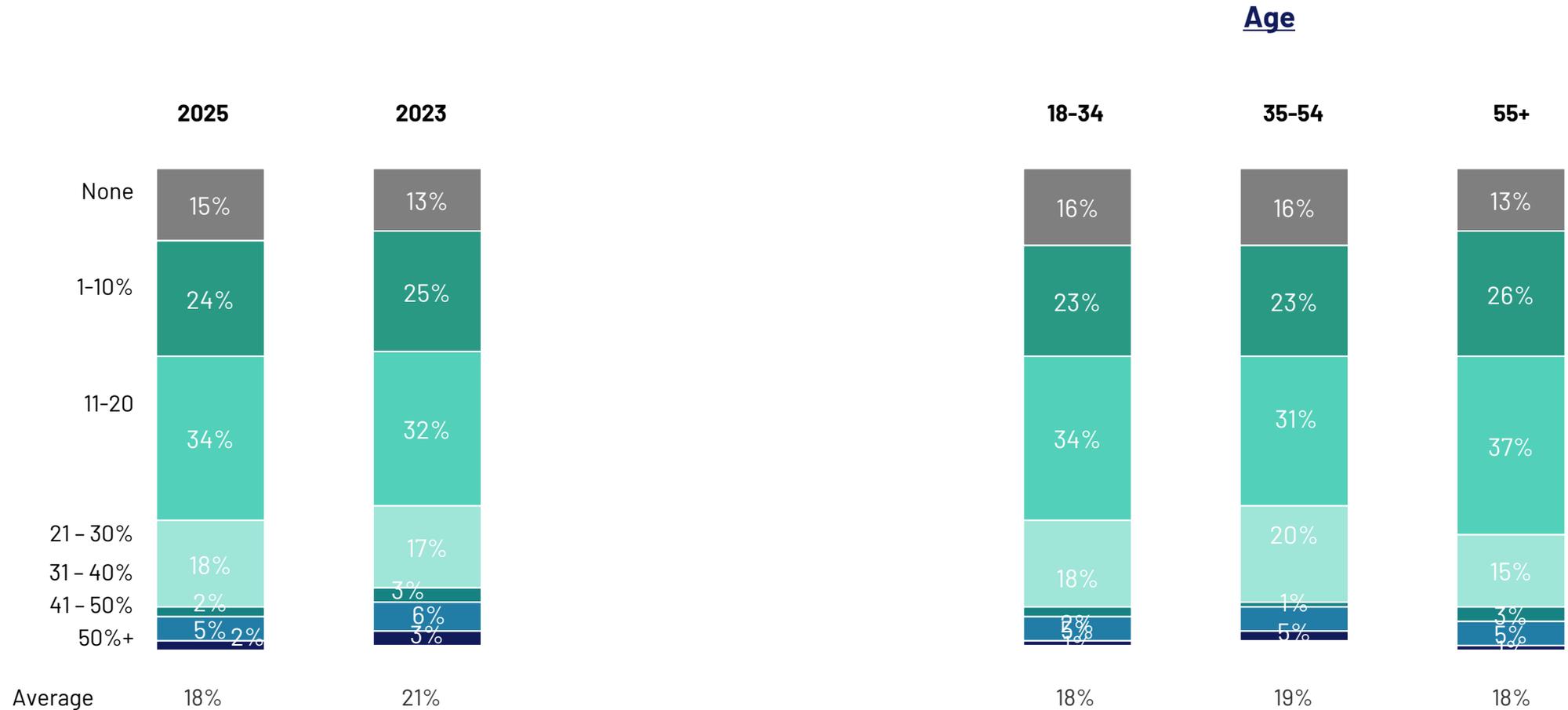
Q.53 How easy or difficult would it be for you to switch from your current health insurance plan to another health insurance plan with the same health insurance provider?

Q.54 How much actual saving, in percentage terms do you think would be needed to encourage you to switch to a different plan with the same health insurance provider?

Base: All with Health Insurance N=1,018

# Savings made that would encourage you to switch plan

Threshold point to switching plan with the same provider is similar across the generational divide



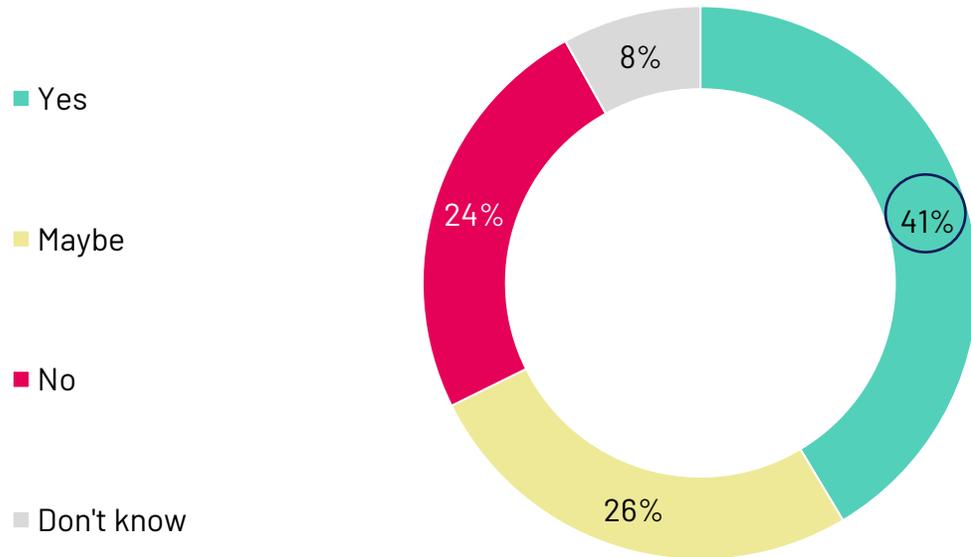
Q.54 How much actual saving, in percentage terms do you think would be needed to encourage you to switch to a different plan with the same health insurance provider?

Base: All with Health Insurance N=1,018

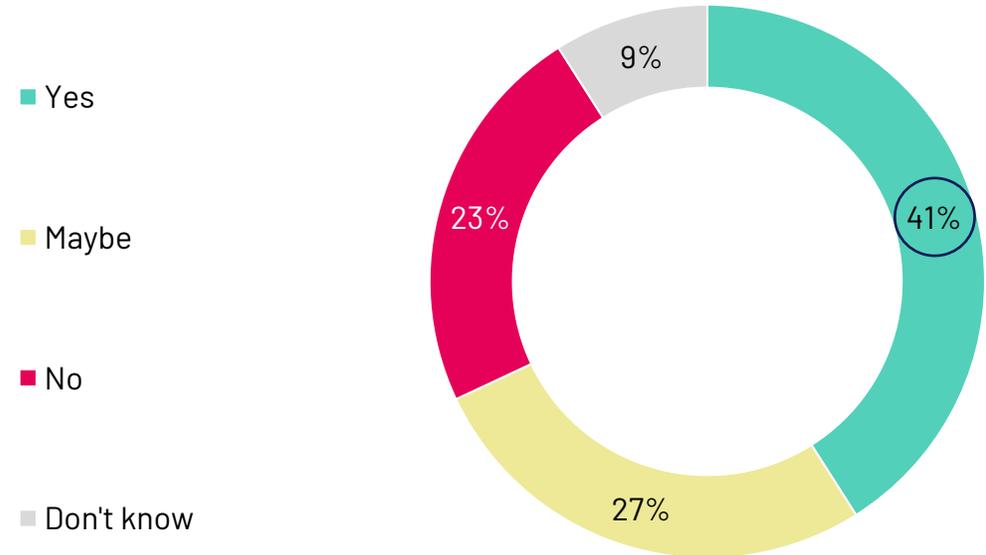
# Health Insurance: Past Action vs. Future Plans

Likewise, two in five claim they would consider switching plans if the were financial or policy benefits to be made.

## Consideration towards switching from your current plan for financial gains



## Consideration towards switching from your current plan for benefit/cover gains



Q.55 Would you consider switching from your current plan, if you thought financial gains could be made (i.e. it would be cheaper)?

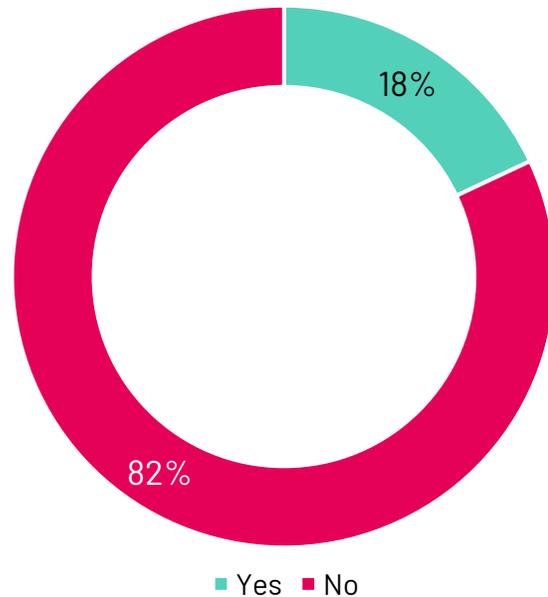
Q.56 Would you consider switching from your current plan, if you thought benefit gains could be made for a similar policy fee?

Base: All with Health Insurance N=1,018

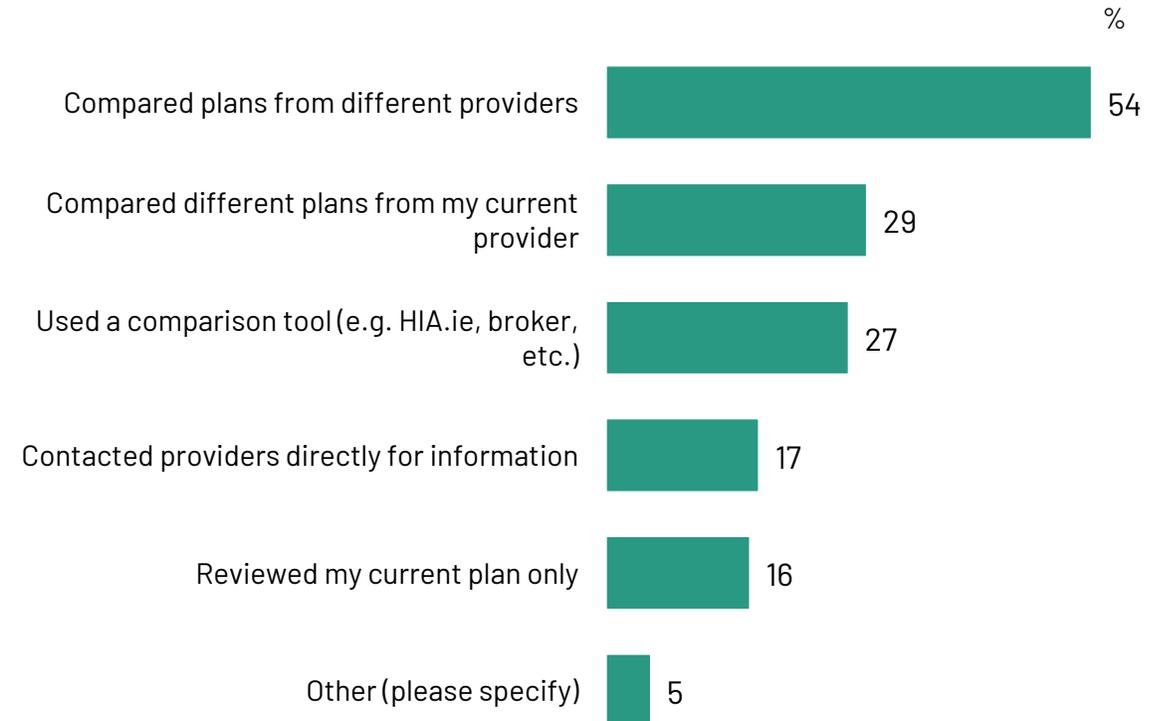
# Incidence of shopping around, and how this was done

Nearly one in five have shopped around, primarily by looking at different providers. Looking at different plans offer by their incumbent is quite a distant second, and just ahead of using comparison tools (including HIA.ie).

## Explored shopped around



## Actions taken



Q.46a In the past 12 months, have you explored /shopped around for other health insurance plans or providers?

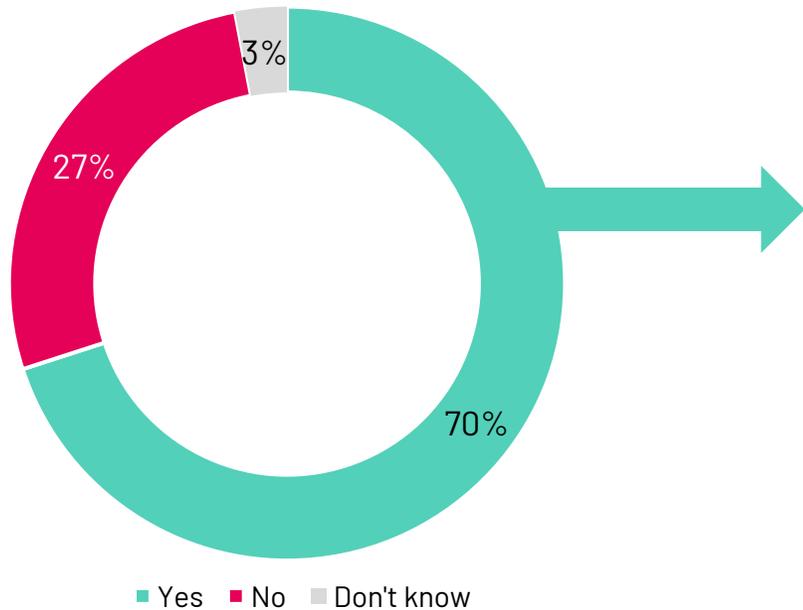
Q.46b What actions did you take?

Base: All Adults with health insurance N=1018 | All who shopped around (N=196)

# Incidence of Reviewing plans at renewal date

Seven in ten previous switchers state that they review their plan details on an annual basis, with Female, older age groups and ABC1s most likely to do so.

## Do policy holders review of plans annually?



### Gender

Male	Female
(187)	(248)
%	%
67	72

### Age Group

18-34	35-54	55+
(40*)	(183)	(212)
%	%	%
68	66	74

### Social Class

ABC1	C2DE
(330)	(82)
%	%
71	65

### Dependent Children

Yes	No
(143)	(292)
%	%
76	67

\* Caution: Small base size

Q42 Do you review your health insurance plan annually/approaching your renewal date)?

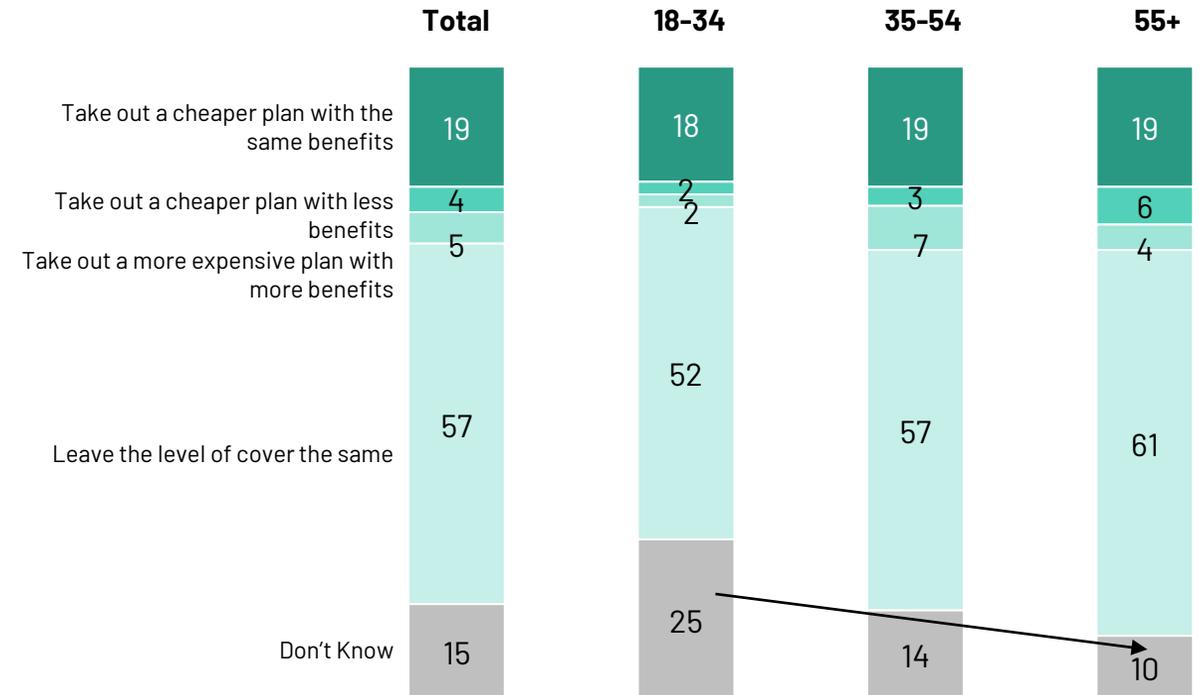
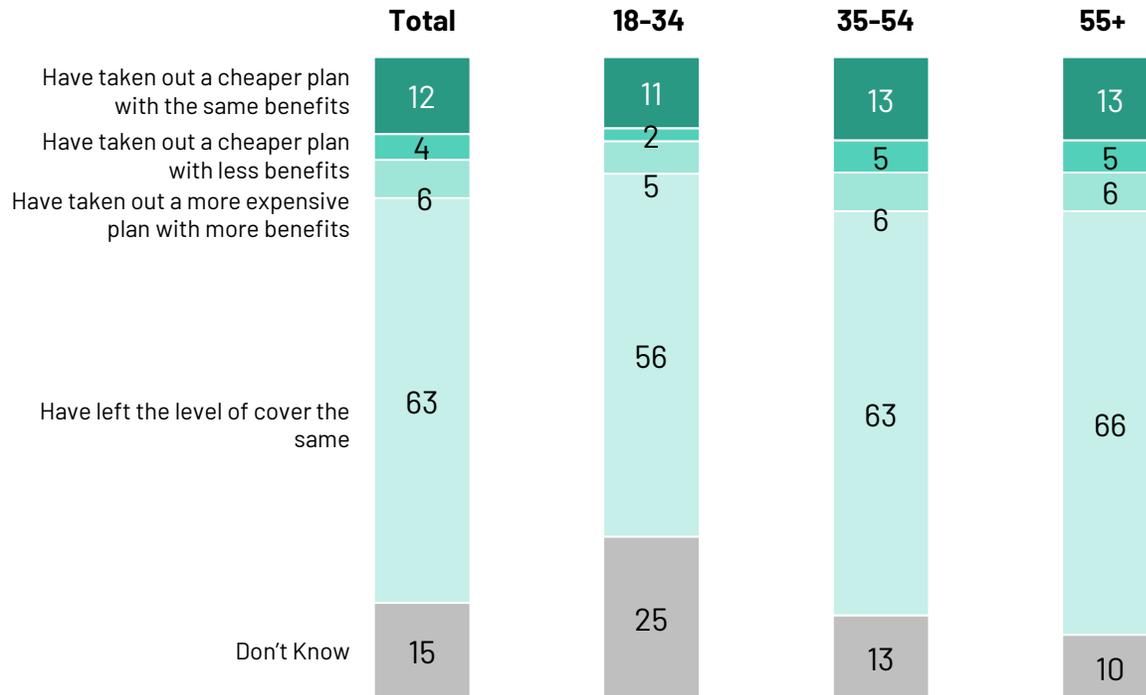
Base: All who have switched provider or plan (n=435)

# Health Insurance: Future Plans vs Past Actions x Age

Across the age spectrum, younger policy holders are more unsure of their intentions over the next 12 months.

## What have consumers done in the past 12 months?

## What will consumers do in the next year?



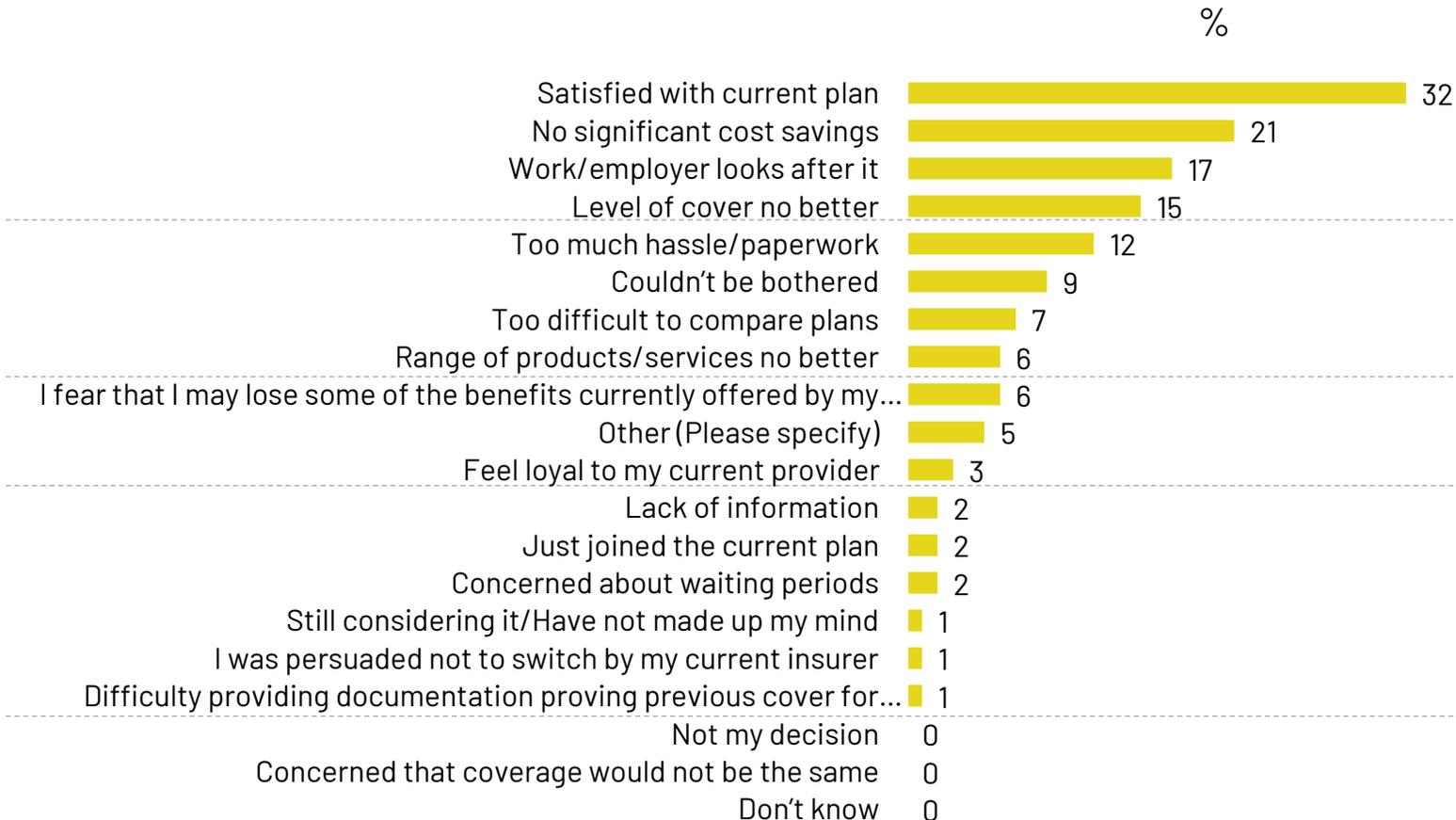
Q.57 In relation to your current health insurance plan, over the past year which one of the following have you done?

Q.58 And again in relation to your current health insurance plan within the next 12 months which one of the following are you most likely to do? Anything else?

Base: All with Health Insurance N=1,018

# Reasons for not Switching Plan

Satisfaction with current health insurance plan is also the primary barrier to switching, although one in five believe there are not financial benefits in switching.



Q.48 Are there any particular reasons why you have never switched insurance plan?  
 Base: All who have never switched Health Insurance provider or plan (n=869)

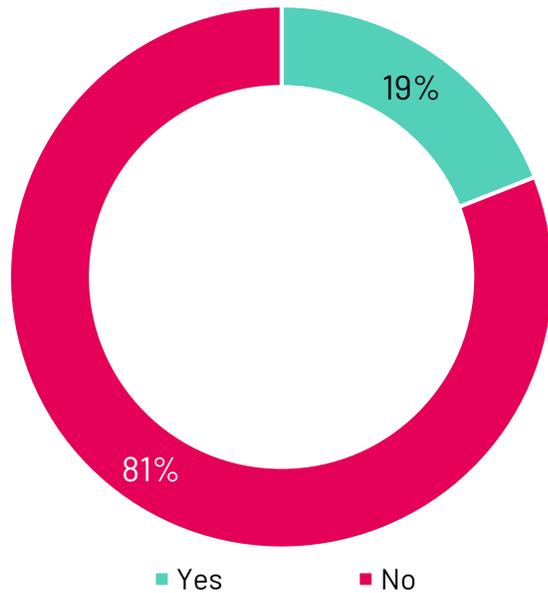
# A CLOSER LOOK AT THOSE WITHOUT HEALTH INSURANCE



# Incidence of lapsed policies

One in five have relinquished their health insurance, the highest level seen in 12 years (disregarding 2021). Among those who did so, the average length of tenure was 14 years.

**Incidence of ever being covered by Health Insurance Policy**



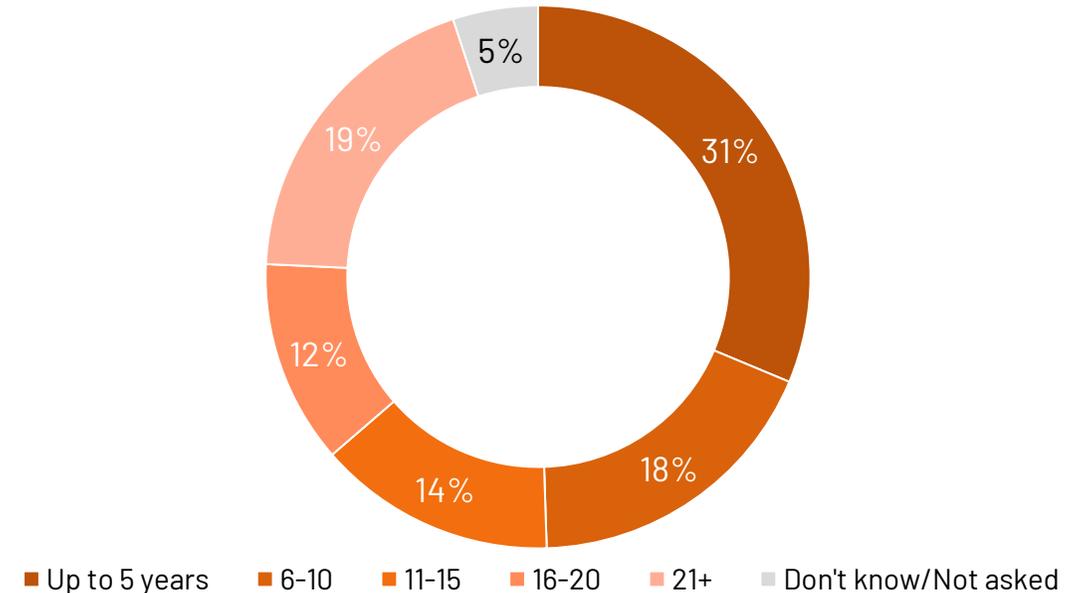
2023	2021	2019	2017	2015	2013	2011
16%	36%	14%	14%	17%	22%	22%

Q.5 Have you ever been covered by Health Insurance?

Q.6 For how many years were you personally covered by health insurance?

Base: All without Health Insurance (n=987) | Base: All who were previously covered by Health Insurance (n=166)

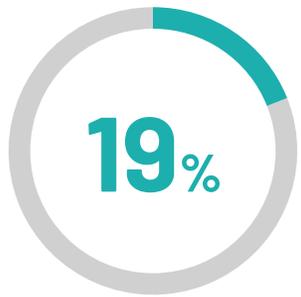
**Number of years Previously Held Healthy Insurance**



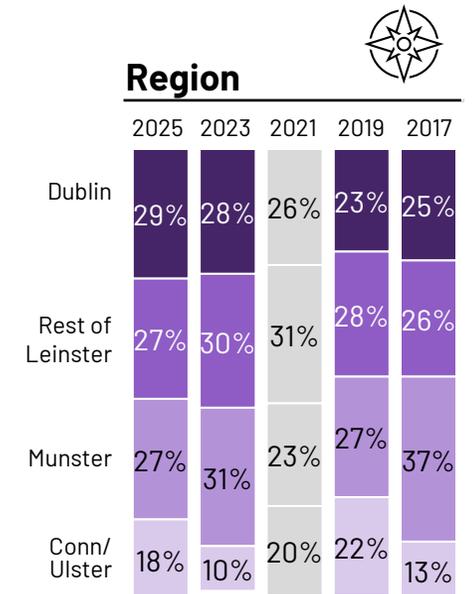
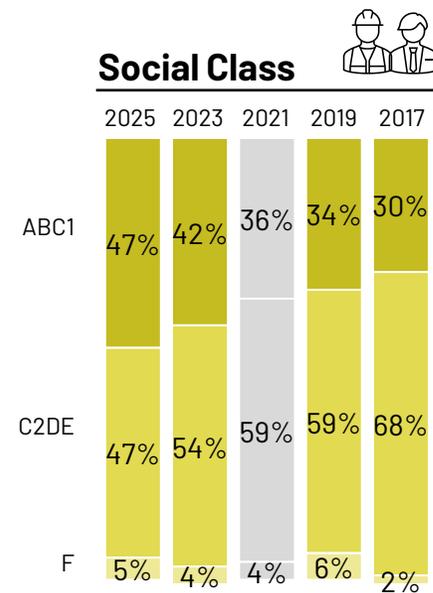
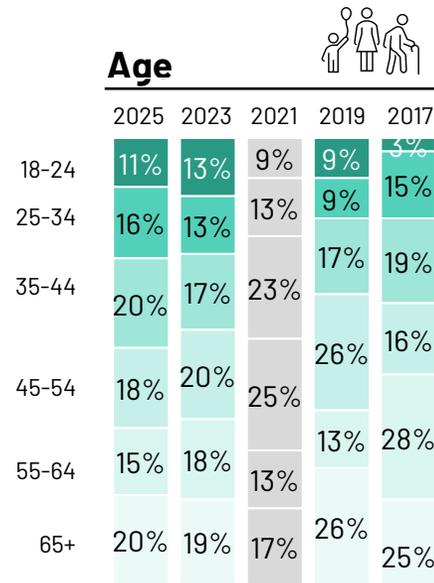
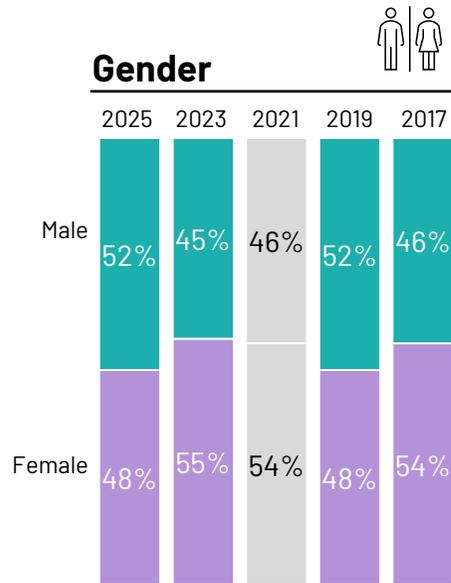
**Average**

14 years

# Demographic Sample Profile – Those who used to have health insurance but have relinquished it



Among those who do not have Health insurance, one in five had so previously, but have since relinquished it.



Q.5 Have you ever been covered by Health Insurance?

Base: All who do not have Health Insurance (n=987), All who relinquished it (n=166)

# Reasons for no longer having health insurance

Cost remains the key driver for consumers exiting the PHI market, although the influence of employers is also notable.

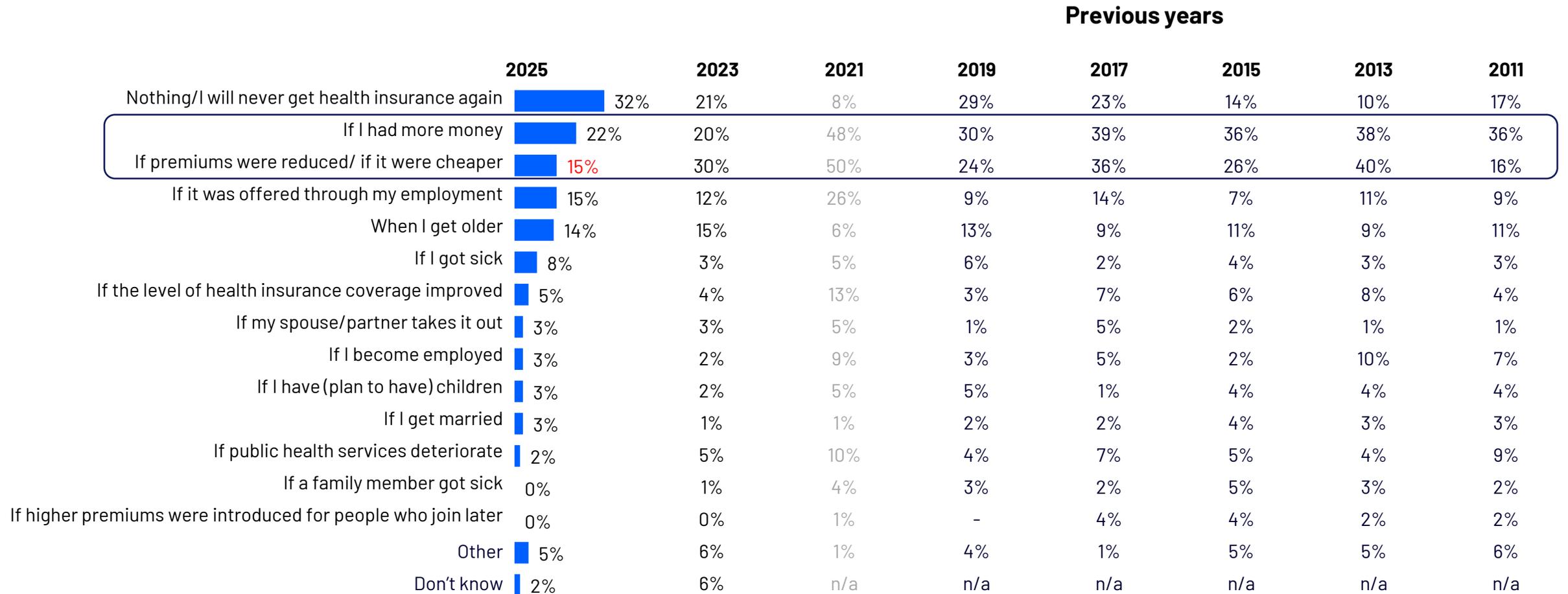
Main Reason	%	Previous years				2025 x Age		
		2023	2021	2019	2017	16-34 (N=36*)	35-54 (N=75)	55+ (N=98)
Too expensive/ Premiums too high/Can't afford it	30	38%	42%	45%	49%	19%	31%	33%
No longer provided through work	13	6%	3%	7%	10%	9%	9%	18%
Left job where employer paid insurance	12	8%	6%	n/a	n/a	16%	15%	8%
No longer covered by my parent's insurance	10	18%	1%	13%	6%	36%	7%	-
Have a medical card	9	9%	19%	8%	5%	-	4%	18%
No longer represented value for money	7	10%	8%	6%	5%	3%	4%	10%
Satisfied with public services	4	1%	1%	3%	3%	4%	3%	4%
I lost my job and had to cancel it	2	1%	6%	5%	11%	-	5%	1%
Haven't thought about it	1	-	-	-	-	-	3%	-
I'm healthy/Don't need it	1	-	-	-	-	5%	-	-
I have a GP Visit Card	1	1%	2%	1%	2%	-	1%	1%
I went abroad	1	1%	2%	1%	1%	-	4%	-
Other	7	5%	1%	8%	7%	2%	10%	8%
Don't know	2	2%	2%	1%	1%	3%	4%	-

Q.7. And what is the main reason why you no longer have health insurance?  
Base: All who were previously covered by Health Insurance (n=209)

\* Caution: small base size

# Drivers to take out Health Insurance again

A sizeable proportion (one in three) are adamant they would never take out PHI again. Financial consideration are also, unsurprisingly, a key determinant as to whether lapsed customers would return.



Q.8 What factors, if any, would lead you to take out health insurance again?  
 Base: All who were previously covered by Health Insurance (n=209)

# Reasons for never having health insurance

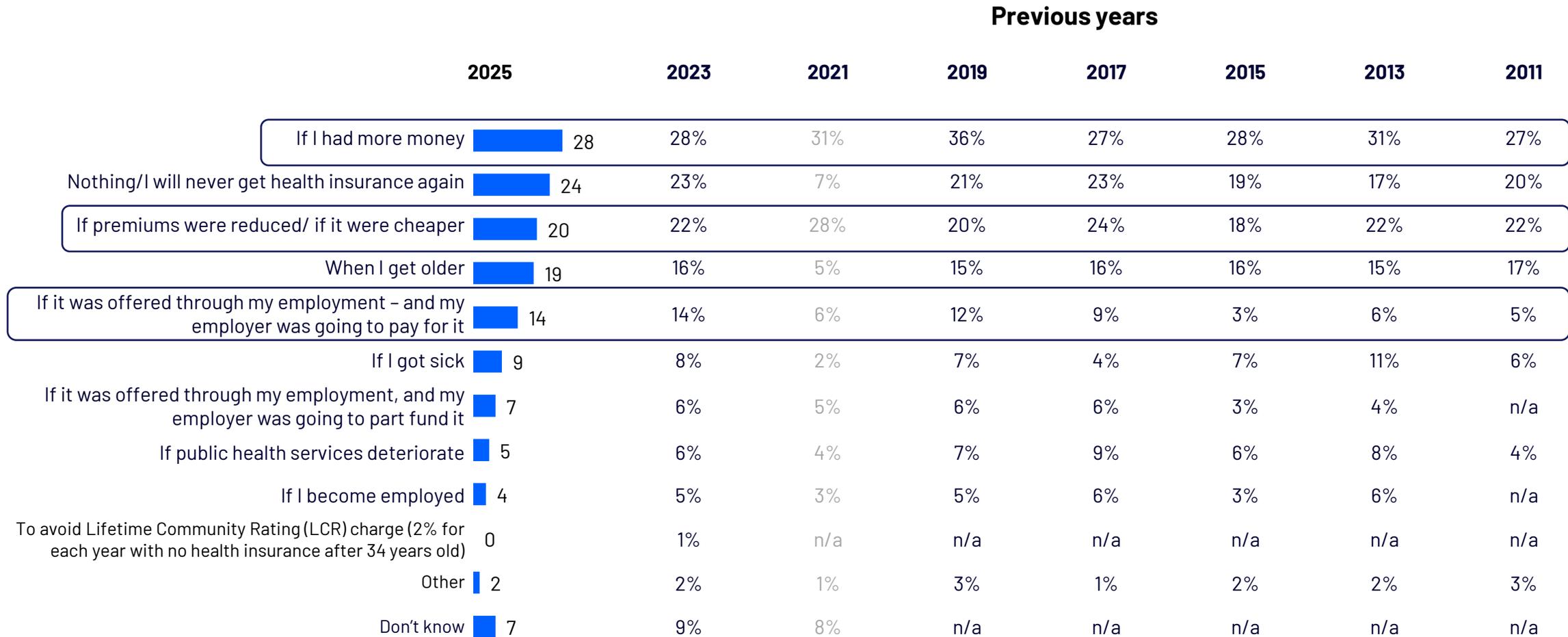
Among those who never had PHI, cost/inability to afford it is the key barrier, with over half of this cohort citing this to be the main reason. Having a medical card also features (although the two of these may be interlinked). Simply not having PHI on the mental radar is driving by the youngest cohort and represents an opportunity.

Main Reason	Previous years						Age		
	2023	2021	2019	2017	2015	2013	18-34	35-54	55+
Too expensive/ Premiums too high/Can't afford it	45%	52%	56%	52%	47%	56%	36%	60%	56%
Have a medical card	19%	23%	21%	18%	20%	3%	11%	10%	23%
Haven't thought about it	7%	5%	3%	9%	4%	1%	23%	11%	7%
I'm healthy/Don't need it	5%	6%	3%	7%	6%	2%	9%	7%	4%
Will get it when I'm older	3%	2%	4%	4%	3%	-	11%	2%	-
Satisfied with public services	13%	5%	9%	8%	8%	2%	3%	4%	5%
Don't approve of it	1%	3%	1%	-	2%	-	1%	2%	1%
Other, please specify	3%	2%	2%	1%	n/a	5%	%	2%	1%
Don't know	3%	2%	1%	-	7%	2%	5%	3%	2%

Q9. What is the main reason why you do not have health insurance?  
 Base: All who have never held Health Insurance (n=787)

# Factors that would encourage those who never had health insurance to opt for it

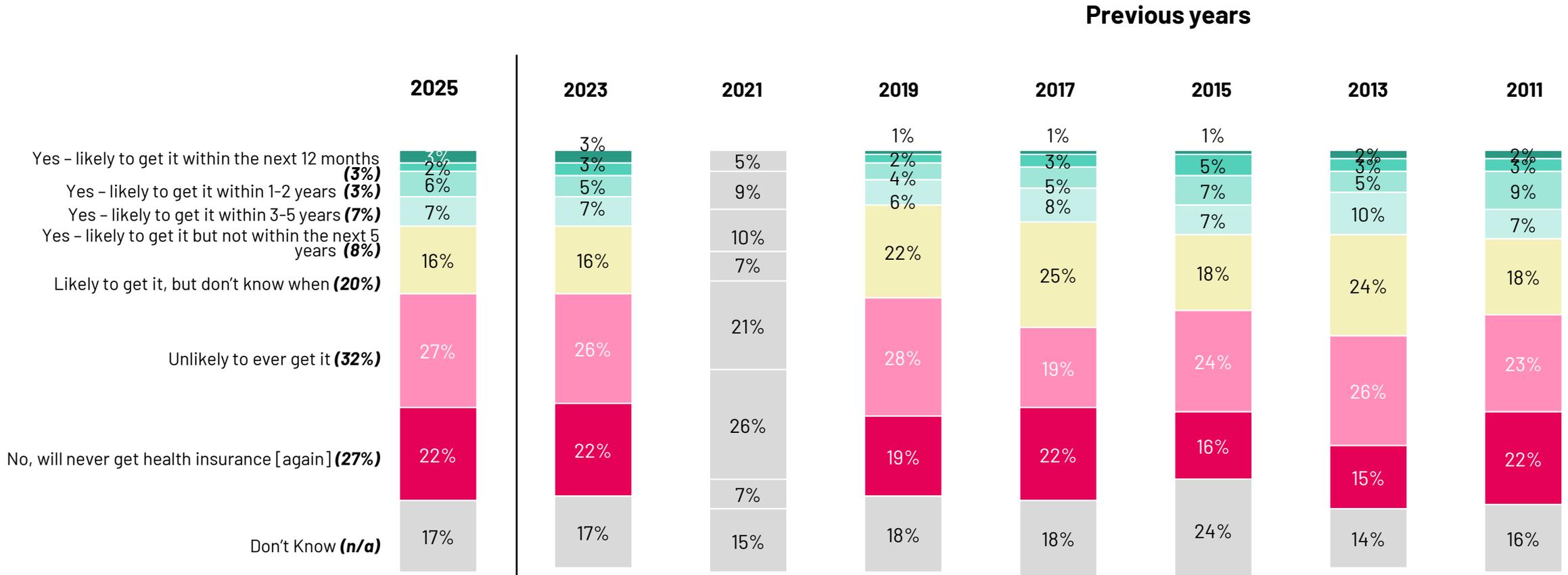
Again, financial considerations come to the fore in terms of encouraging those who never had PHI to consider doing so.



Q.10 What, if anything, would encourage you to get health insurance?  
 Base: All who have never held Health Insurance (n=821)

# Future intentions for Health Insurance

Consistent with previous years, only a small minority envisage getting health insurance in the short to medium term.



Figures in ( ) are re-percentage to exclude Don't knows

Q.11 When, if ever, are you likely to get health insurance [again]?

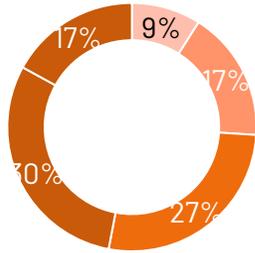
Base: All without Health Insurance currently (n=996)

# How do people evaluate the communications associated with health insurance?

Nearly half struggle with understanding health insurance and the terminology used, with the youngest and older age cohorts grappling the most. Less than two in five believe there is adequate comparative information on offer.

**47%** agree  
 "It is difficult to understand how health insurance works and the terminology used"

44% agreed in 2023

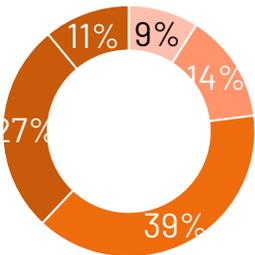


Disagree Strongly Disagree Slightly Neither  
 Agree Slightly Agree Strongly

Total	Gender		Age						Social Class			Hold health insurance				Don't have Health Insurance			
	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	ABC1	C2DE	F	Total	Under 35	35-54	55+	Total	Under 35	35-54	55+
2014	935	1079	165	287	426	380	300	456	1125	808	81	1018	191	435	392	996	261	371	364
%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
47	48	45	51	43	39	48	52	52	44	49	54	47	42	45	54	46	48	41	50

**38%** agree  
 "There is adequate information to help me compare plans on offer"

39% agreed in 2023



Disagree Strongly Disagree Slightly Neither  
 Agree Slightly Agree Strongly

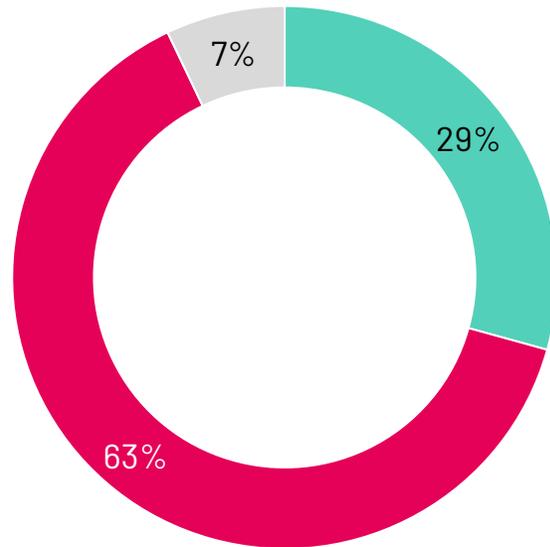
Total	Gender		Age						Social Class			Hold health insurance				Don't have Health Insurance			
	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	ABC1	C2DE	F	Total	Under 35	35-54	55+	Total	Under 35	35-54	55+
2014	935	1079	165	287	426	380	300	456	1125	808	81	1018	191	435	392	996	261	371	364
%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
38	38	38	36	42	41	40	34	34	45	31	36	49	48	49	50	28	33	32	20

# Awareness of Lifetime Community Rating

Awareness of Lifetime Community Rating remains relatively low, and potential uptake as a result of it is also quite low.

## Heard of the Lifetime Community Rating

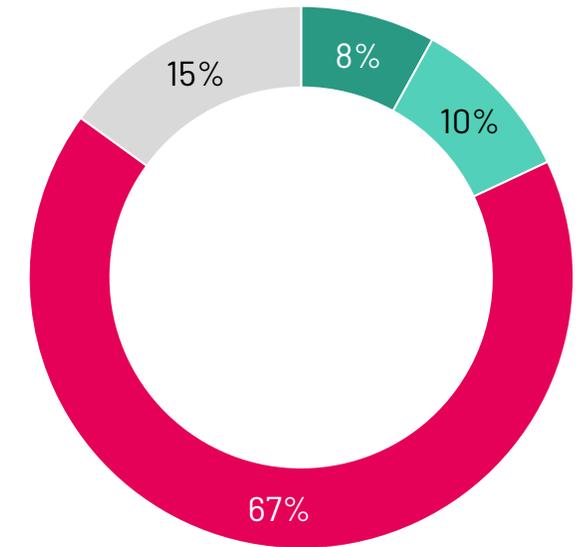
- Yes, have heard of it
- No, have not heard of it
- Don't know



31% heard of LCR in 2023, with 61% unaware

## Lifetime Community Rating make you more or less likely to take out health insurance?

- Yes, will make me much more likely to take out health insurance
- Yes, will make me a little more likely to take out health insurance
- No, will make no difference
- Don't know/no opinion



17% likely to take out PHI as a result of LCR in 2023, with 66% saying it would make no difference

Q12 Have you heard of the Lifetime Community Rating, whereby people who take out health insurance for the first time after the age of 34 pay higher premiums?

Q13 Will Lifetime Community Rating make you more or less likely to take out health insurance?

Base: All Adults N=2014 | All who do not have health insurance (N=996)

# HEALTH INSURANCE AUTHORITY

# Who to approach to seek advice or help if a problem with health insurance occurs

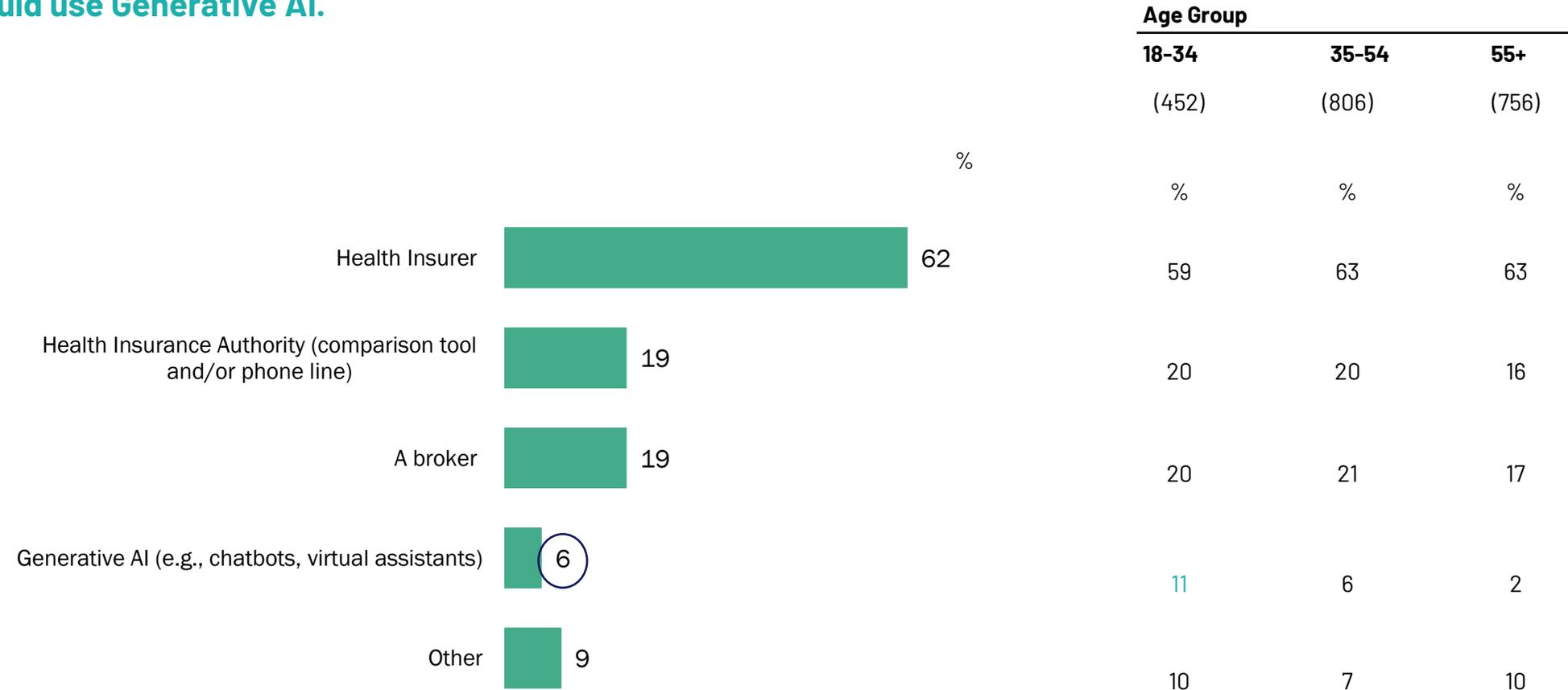
An in previous years, most would approach their health insurance provider directly with an issue, although one in eight nominate the Health Insurance Authority.

	All with Health Insurance	Previous years							Age		
		2023	2021	2019	2017	2015	2013	2011	18-34	35-54	55+
Health Insurer	59%	55%	61%	72%	60%	62%	66%	65%	58	61	57
Health Insurance Authority	13%	11%	27%	27%	25%	18%	14%	16%	11	15	11
Financial Services Ombudsman	2%	2%	8%	3%	7%	3%	4%	5%	2	2	2
Department of Health & Children	3%	2%	3%	3%	5%	n/a	n/a	n/a	3	3	3
CCPC	2%	1%	n/a	n/a	n/a	n/a	n/a	n/a	2	2	1
Central Bank	0%	0%	3%	0%	2%	3%	7%	5%	0	0	-
Other	5%	6%	n/a	n/a	n/a	n/a	n/a	n/a	6	5	4
Don't Know	27%	30%	22%	8%	15%	21%	19%	12%	27	24	30

Q.63 If you ever had a problem with your health insurance, who would you approach to seek advice or help?  
Base: All (n= 2,014)

# Who would consumers approach to seek advice or help if looking to buy health insurance or change plan?

A majority would approach / recontact a health insurer provider when looking for advice – As a sign of things to come, 6% would use Generative AI.

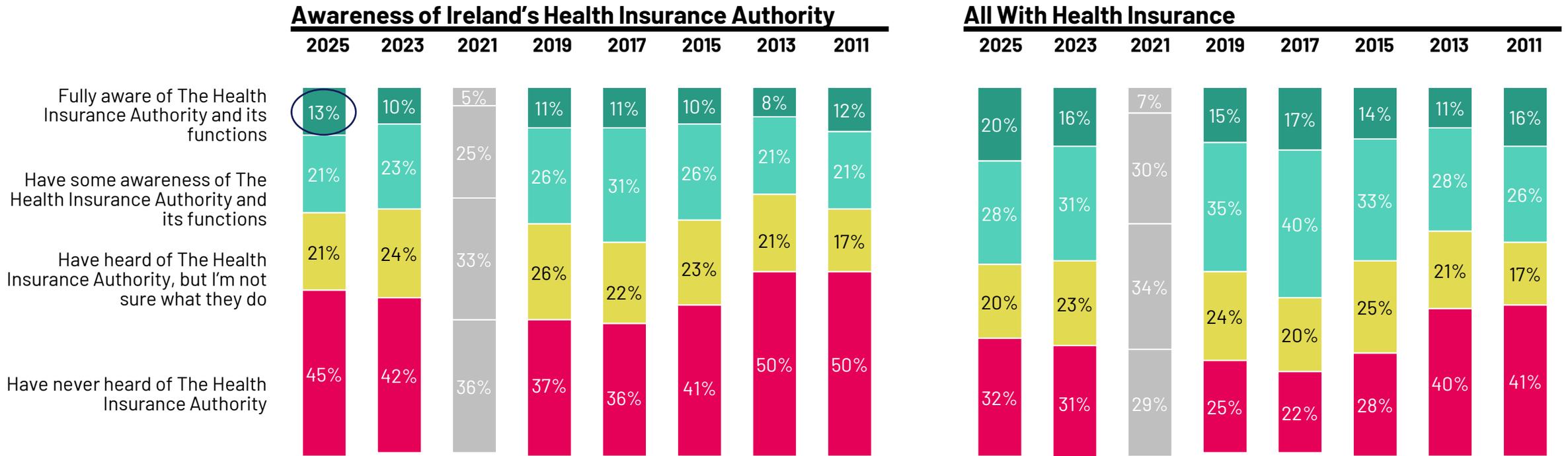


Previous data not comparable due to change in question options

Q64 If you were looking to buy health insurance or switch plans who would you approach to seek advice or help?  
Base: All respondents (n=2014)

# Awareness of Ireland's Health Insurance Authority

One in eight are fully aware of the function of the HIA, rising to one in five among PHI holders. In total, over half overall (55%) have some awareness of the HIA, with saliency significantly higher among holders.

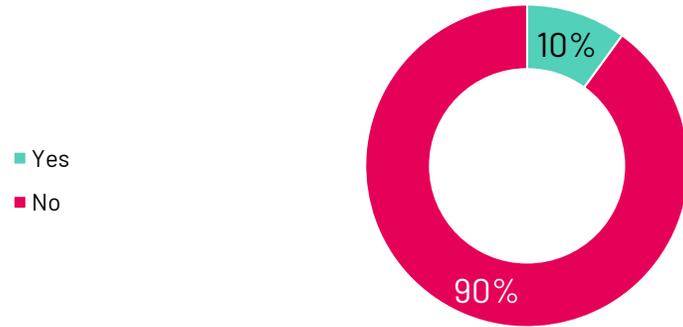


Q.65 Which of these statements best describes your awareness of Ireland's Health Insurance Authority?  
 Base: All Adults N=2014 Base: All with Health Insurance N=1,018

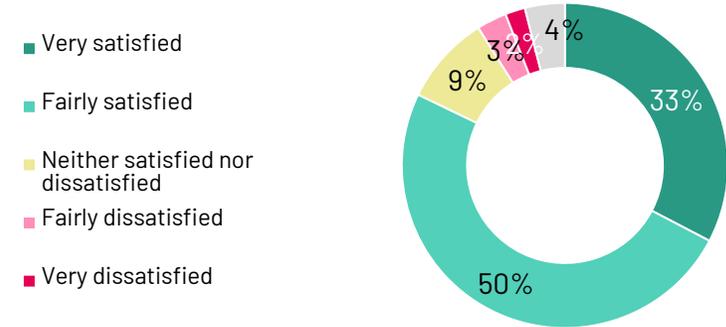
# Use of Health Insurance Authority's comparison tool & website, helpline

One in ten have used the comparison tool, and among them, satisfaction is high. 21% claim they would be likely to consult the HIA website for consumer information, with a somewhat similar number who would consider contacting the helpline.

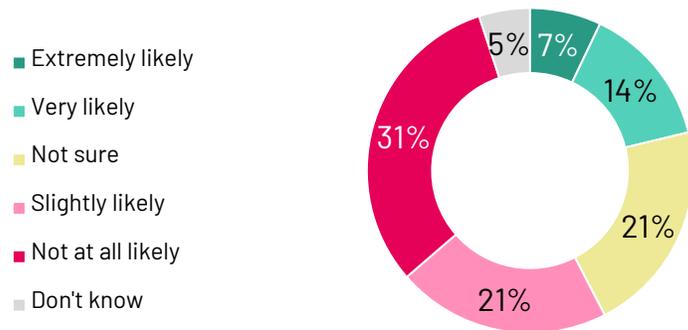
## Used the Health Insurance Authority's comparison tool



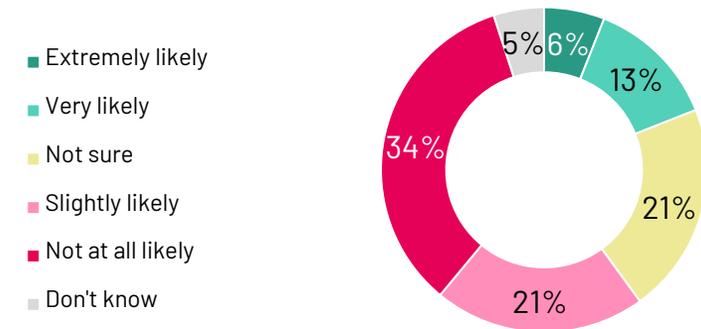
## Satisfaction with the comparison tool



## Likelihood to consult the HIA website for consumer information



## Likelihood to consult the HIA consumer helpline



Q66 Have you used the Health Insurance Authority's comparison tool, which allows you to compare different health insurance policies?

Q67 How satisfied are you with the comparison tool?

Q68 How likely would you be to consult the Health Insurance Authority's website for consumer information on health insurance?

Q69 How likely would you be to consult the Health Insurance Authority's consumer helpline for information on health insurance?

Base: All Adults N=2014 | Satisfied with the comparison tool (n=225)

# IN SUMMARY....



# Who has health insurance?

Just under half of the population, or 46% of the Irish population aged 18+ have health insurance, a marginal increase of one point since 2023.

The socio-economic profile of people with health insurance continues to be largely people from the white collar/professional socio-economic group (ABC1s). They account for 67% of all health insurance holders, even though they represent circa 48% of the national population.

Among blue collar households (non-professionals), the uptake of health insurance is significantly lower; while they also stand for c48% of the population, just under one quarter (26%) have health insurance.

Those over the age of 35 are more marginally likely to have health insurance.

As has been seen previously, residents of Dublin are more likely to hold policies, while those living in other regions are marginally under-indexing.

One third (33%) have dependent children- Many of the older cohorts will have had children that are now over the age of 18.

Just under seven in ten (68%) policy holders being married or co-habiting.

Among those without health insurance, a sizeable proportion (19%) had had it in the past but have since cancelled it. Cost of policies continues to be the main reason for relinquishing health insurance.



# Reasons for taking out health insurance and barriers to entry

The primary reason for having health insurance is that it was offered by employers – one in five say this is the main reason for having insurance, rising to 27% of younger policy holders.

Secondary motivators for having health insurance (albeit still important) include the belief that services can be accessed quicker with health insurance (12%), the cost of treatment (11%) and the perceived shortfalls of the public health system (10%).

Those aged 55+ are more likely to mention these considerations.

Among those who never had health insurance, price considerations are mentioned by half (51%) as the greatest barrier.

One in seven (14%) state they do not have health insurance as they have access to a medical card, with a similar proportion simply stating that they hadn't thought about it, rising to 23% among the youngest age cohort of 18-34 year olds.



# Attitudes to Health Insurance

There is a consistent belief (61%) that **health insurance is a necessity, and not a luxury**. Even among those without health insurance, this perception is strong - 46% of them state this to be the case.

There also remains a firm acceptance that health insurance enables consumers to **fast-track** access to services i.e. skip queues (55%) and access **better** healthcare services (53%).

One key theme that emerges is that there is a perceived lack of clarity around health insurance - 47% acknowledge that it can be **difficult to understand how health insurance works, and the terminology that is used**. This is an increase of three points since 2023.

Similarly, just 38% agree that there is **adequate information available to enable them to compare plans on offer**. Nearly one in four (23%) disagree with this sentiment.

In general, the public recognise the need for health insurance –Just 23% believe that that health insurance is not needed, and that the public system is adequate.

Echoing this, just 15% agree that only the elderly and sick need health insurance.



# Levels of satisfaction with Health Insurance

Among those with health insurance, there are generally high levels of satisfaction across all elements of the service.

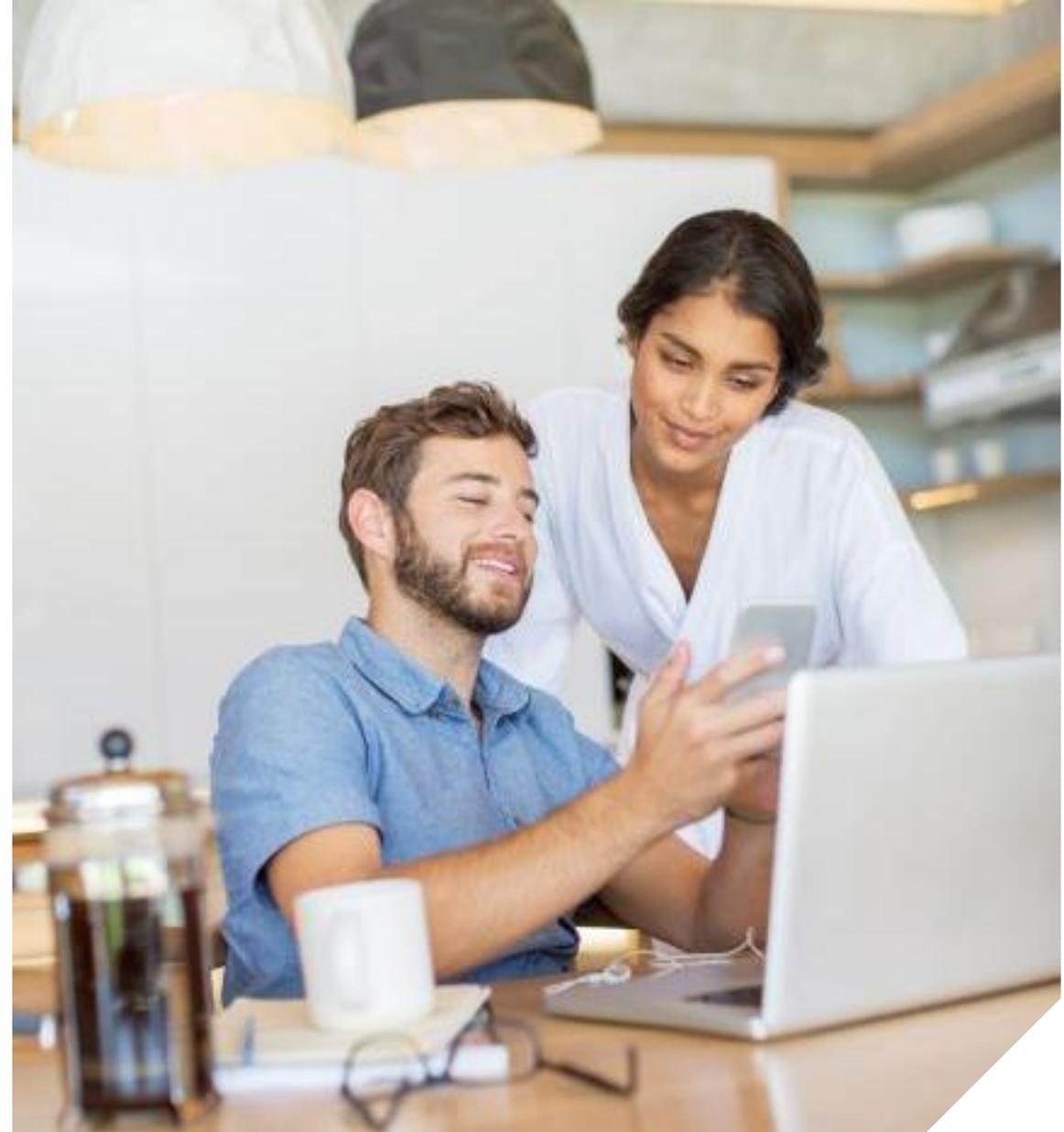
Policy holders are most satisfied with the level of service they receive from their insurance provider, along with a more general overall satisfaction.

They are also happy with both the range of products/services provided and the level of cover they receive (in both instances, 61% of policy holders give a score of at least eight of ten on these key metrics).

On all satisfaction metrics evaluated, a majority of policy holders give positive ratings of their health insurance provider.

That said, nearly one in five (19%) express some dissatisfaction with the level of out-patient/non-hospital cover on their plans, and the general range of products and services offered (as measured by those giving a score of 6 out of ten or below).

A similar percentage have a malign view on the quality of information given in terms of their cover and benefits, and thus their understanding of those benefits.



# The health insurance landscape: Health insurers, premiums and work schemes

Vhi remains the largest provider in the marketplace with a 47% share, with Laya Health Insurance holding 26% and Irish Life Health 20%.

Vhi over-indexes among the older cohorts of those aged 55+ and males. Laya has a more balance profile, whereas Irish Life Health is stronger among females.

The average length of time having health insurance stands at 20 years, similar to 2023.

Policy holders have been with the same provider for an average of 15 years (also no change). The average length of time being on the same plans stands at 11 years. In each of these instances, it suggests a reluctance to shop around.

The average household cost for cover now stands at €2,501, a significant increase from €2,185 in 2023, and reflects increased premiums. As seen previously, the cost of policies (and associated cover) increases with age. Those aged 55+ are prepared to pay for increase benefits.

Three in ten (30%) are part of a work group scheme, with nearly half of them (49%) having their entire policy paid for.

Most workers (67%) in such schemes are not offered a choice of health insurer.



# Switching behaviour

A significant majority (over seven in ten) have never switched their health insurance provider, indicating a high degree of lethargy within the sector.

One in four (25%) claim to have ever switched provider, similar to 2023. Less than three in ten (29%) have switched within plans.

Among those who switched providers, 21% have done so in the past two years, while 52% of those who switched plans did so in the same time period.

Reasons for switching provider are driven by cost considerations primarily, followed by better cover.

For those who have not switched, their reasons for remaining with their providers is that they are simply happy with them (35%), with one in four believing there would be no significant cost savings.

Half (51%) agree that the process of switching (whether they have done so not not) is easy, although 16% believe the process to be difficult.

Health insurance holders would require a cost saving of 20% to consider switching provider and 18% to switch plan.



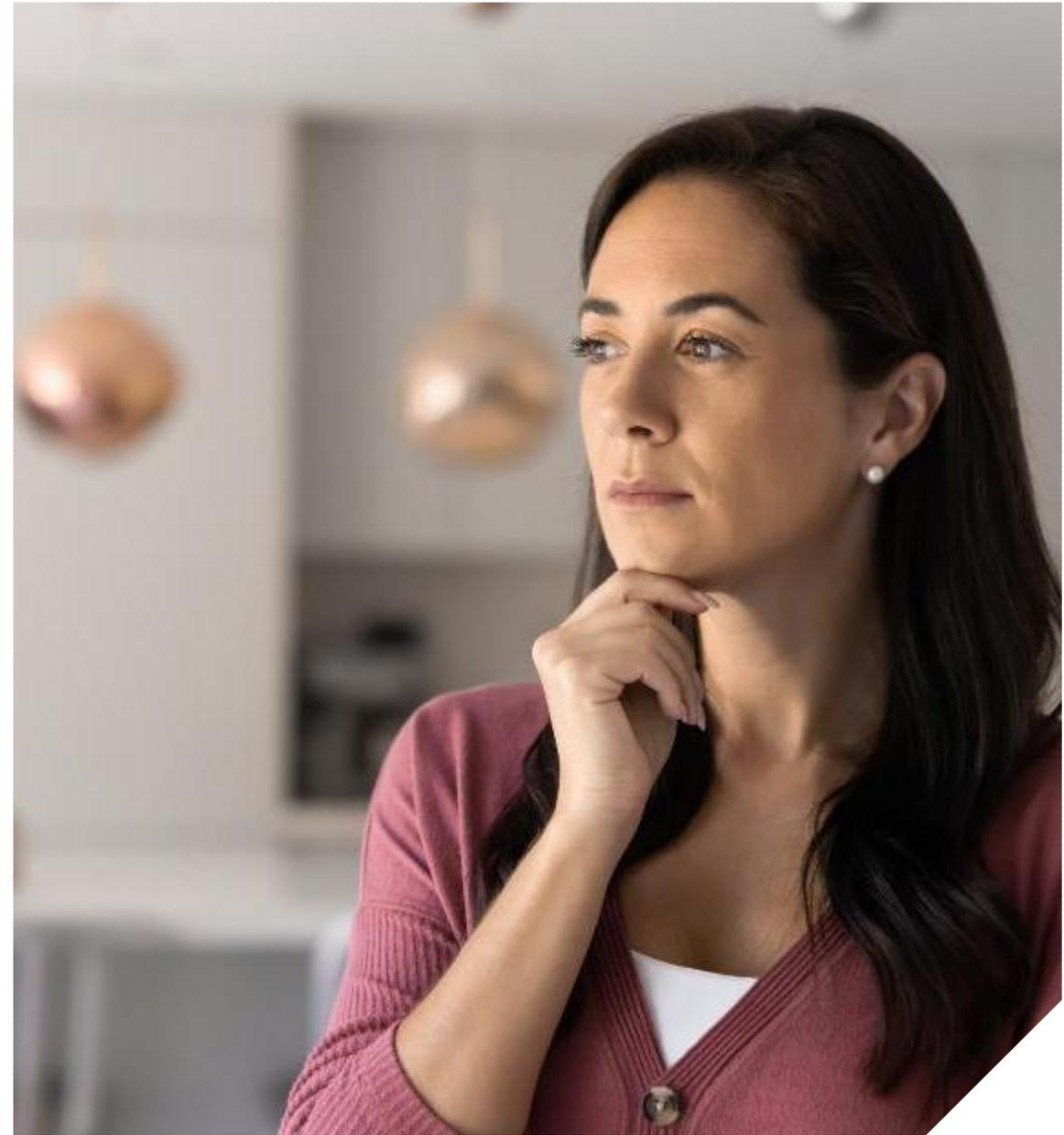
# Awareness of HIA and HIA services

Overall awareness of the HIA stands 55%; down three points since 2023. However, 13% state they are fully aware of the function of the HIA- its highest level seen so far, with one in three have some or a very good understanding of the HIA. Those with health insurance are more likely to be aware/understand the HIA.

Over one in eight would approach the HIA directly for advice if they have an issue with health insurance. The majority (59%) would contact their provider directly. There is still a degree of confusion overall; 27% wouldn't know who to contact.

One in 10 have used the HIA comparison tool, and among those who have, satisfaction is high (83%).

When asked who they would approach if seeking advice on buying a health insurance policy or to change plan, over three in five (62%) would approach / recontact a health insurer provider directly. Encouragingly, one in five (19%) would contact the HIA (comparison tool and/or phone line) – as a portent of things to come, 6% would use Generative AI.



# THANK YOU



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# APPENDICES

# Agreement with statements about health insurance by Gender, Age & Class

Attitudes towards PHI are quite similar between gender, although differences are more pronounced across the generational and socio-economic spectrums

NET AGREE	Total	Gender		Age						Social Class		
		Male	Female	18-24	25-34	35-44	45-54	55-64	65+	ABC1	C2DE	F
	2014	935	1079	165	287	426	380	300	456	1125	808	81
	%	%	%	%	%	%	%	%	%	%	%	%
Health insurance is a necessity not a luxury	61	60	62	51	66	61	66	59	59	70	53	61
Having health insurance means you can skip the queues	55	54	57	55	48	52	55	62	61	55	56	67
Having health insurance means always getting a better level of health care service	53	54	53	59	54	52	53	53	52	53	53	65
It is difficult to understand how health insurance works and the terminology used	47	48	45	51	43	39	48	52	52	44	49	54
Health insurance is only for the wealthy	46	43	49	42	46	39	50	51	49	40	51	41
There is adequate information to enable me to compare plans on offer	38	38	38	36	42	41	40	34	34	45	32	36
There is no need for health insurance if Sláintecare is implemented in full	35	35	36	33	33	29	35	45	39	33	38	38
Consumers are adequately protected in the health insurance market in Ireland	34	35	33	38	32	32	36	31	35	37	31	36
Health insurance is good value for money	27	28	27	29	29	28	28	20	29	33	23	35
There is no need for health insurance in Ireland, public services are adequate	23	23	22	22	21	20	20	29	25	16	29	23
Only old people and sick people need health insurance	15	14	16	26	19	12	12	16	13	13	17	15

Q.60 We would now like to show you a number of statements people have made about health insurance, and we would like you to say to what extent you agree or disagree with each statement.....  
Base: All Adults N=2014

# An analysis of attitudes towards health insurance by holders and non-holders

Unsurprisingly, those with PHI are significantly more likely to appreciate the concept and benefits of PHI

NET AGREE	Total	Have Health Insurance				Don't have Health Insurance			
		Total hold health insurance	Under 35	35-54	55+	Total don't hold health insurance	Under 35	35-54	55+
	2014	1018	996	191	435	392	261	371	364
	%	%	%	%	%	%	%	%	%
Health insurance is a necessity not a luxury	61	78	70	80	81	46	53	46	40
Having health insurance means you can skip the queues	55	57	50	55	65	54	51	52	58
Having health insurance means always getting a better level of health care service	53	58	55	55	64	49	57	49	42
It is difficult to understand how health insurance works and the terminology used	47	47	42	45	54	46	48	41	50
Health insurance is only for the wealthy	46	32	29	36	31	58	54	53	66
There is adequate information to enable me to compare plans on offer	38	49	48	49	50	28	33	32	20
There is no need for health insurance if Sláintecare is implemented in full	35	30	28	27	34	40	36	36	47
Consumers are adequately protected in the health insurance market in Ireland	34	43	44	39	46	26	28	28	23
Health insurance is good value for money	27	42	44	41	41	15	19	16	12
There is no need for health insurance in Ireland, public services are adequate	23	11	9	10	12	33	30	30	39
Only old people and sick people need health insurance	15	11	15	8	13	18	26	16	15

Q.60 We would now like to show you a number of statements people have made about health insurance, and we would like you to say to what extent you agree or disagree with each statement.....

Base: All Adults N=2014

Significantly higher than total  
Significantly lower than total