



Irish Life
health

General Practitioners Ground Rules

2026

1. General Practitioner Benefit

A general practitioner is defined in the Irish Life Health member handbook as a medical practitioner with a current full specialist general practitioner registration with the Irish Medical Council.

This Schedule outlines the general practitioner benefits available from Irish Life Health for patient services personally provided by the general practitioner.

The benefit for procedures includes all care associated with the procedure, pre-operative assessment, the operative procedure, local or regional anaesthesia when administered by the general practitioner and all necessary follow-up care. Where performed in a general practitioner's surgery, benefit will include all associated costs for example costs of equipment, consumables and nursing practitioner assistance if required.

The professional fee values identified as "Participating Rate" in this Schedule applies to general practitioners who personally perform the procedure/ treatment in a doctor's surgery/ rooms and who have agreed with Irish Life Health to accept such benefits in full settlement of fees and, who charge Irish Life Health patients accordingly, with no additional payment being sought or due from the Irish Life Health member, and are registered with Irish Life Health at time of performance of the procedure/ treatment.

For general practitioners who agree to operate at the "Participating Rate Benefit" schedule of fees, the fee will include any follow up visit which is necessary for the removal of suture(s) or other related care subsequent to or linked to the linked the remunerated intervention.

"Standard benefits" apply in respect of general practitioners who have personally performed the procedure and who have not agreed fees with Irish Life Health.

The benefits listed in the Schedule are only payable when carried out in the general practitioner's surgery/ rooms.

2. Multiple Procedures Rule

When multiple procedures are performed on different sites, benefit is payable for a maximum of 3 procedures as follows:

- > 100% of the highest valued procedure
- > 50% of the second highest valued procedure
- > 25% of the third highest valued procedure

3. Conditions of Payment

To ensure that the correct benefit is allowed in respect of listed professional services fees, it is necessary for Irish Life Health to have:

- > A full description of the procedure(s)/treatment(s) included on the claim form
- > The procedure code and site of procedure if applicable
- > A fully completed Irish Life Health claim form
- > Appropriate fee account (or amount stated on the claim form) with the assigned Irish Life Health general practitioner code

Benefit is not payable for surgery which is not medically necessary or where it is performed incidental to other therapeutic surgery. Medically necessary means treatment which in the opinion of Irish Life Health's medical advisors is generally accepted by the medical profession as appropriate with regard to good standards of medical practice and is:

- > Consistent with the symptoms or diagnosis and treatment of the injury or illness
- > Necessary for a diagnosis or treatment
- > Not furnished primarily for the convenience of the patient, doctor or other provider
- > Furnished at the most appropriate level which can be safely and effectively provided to the patient.

4. Independent Procedure

A procedure marked Independent Procedure (I.P.) is reimbursed only when it is performed alone or independently and not when it is performed on the same day as another procedure. However, in the event that an I.P. is performed alongside another procedure, Irish Life Health will allow benefit for the higher valued outcome i.e. either the I.P. code, should the rate for that procedure be higher, or the codes used in combination, in the event that this combination is higher than the I.P. rate.

5. Surgical Procedure

These procedures listed for payments reflect a composite fee which includes both the professional and a technical fee.

