

# Health Insurance in Ireland

with Irish Life Health



# Welcome

At Irish Life Health our vision is to help you live a healthier life. We're part of the Irish Life group, established over 80 years ago and we have 1.3 million customers we look after daily.

There are different types of health systems around the world and each country will differ in how they operate their health system. This guide will help you to understand the health system in Ireland. It will also give you an overview of the fantastic benefits Irish Life Health provide to their members to help them proactively look after their health and wellbeing as well as the critical cover we provide when our members need it most.



Become an Irish Life Health member and sign up today!

## VISION

To help you  
live a  
healthier life

TRUSTED  
FOR OVER

**80**  
YEARS

**1.3m**

PEOPLE  
CARED FOR IN  
IRELAND

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Key Language and Terms Explained

| 1

# Language and Terms

Before we go any further, we thought it best to explain some of the language used when referencing the healthcare system and private health insurance in Ireland. This should help you when navigating this document:

<b>Public hospital</b>	A hospital managed by the Health Service Executive
<b>Health Service Executive</b>	The state body charged with managing the healthcare system in Ireland.
<b>Private hospital</b>	A hospital not managed by the Health Service Executive, instead it is owned by private shareholders.
<b>GP (General Practitioner)</b>	A medical doctor who treats acute and chronic illnesses and provides preventive care and health education to patients of all ages
<b>Consultant</b>	A senior hospital-based physician or surgeon who has completed all their specialist training and been placed on the specialist register in their chosen subject e.g., a cardiologist specialises in medicine of the heart
<b>MRI (Magnetic Resonance Imaging)</b>	Medical imaging technique that uses a magnetic field and computer-generated radio waves to create detailed images of the organs and tissues in your body
<b>CT</b>	A scan that uses computers and rotating X-ray machines to create cross-sectional images of the body. These images provide more detailed information than typical X-ray images

# Language and Terms

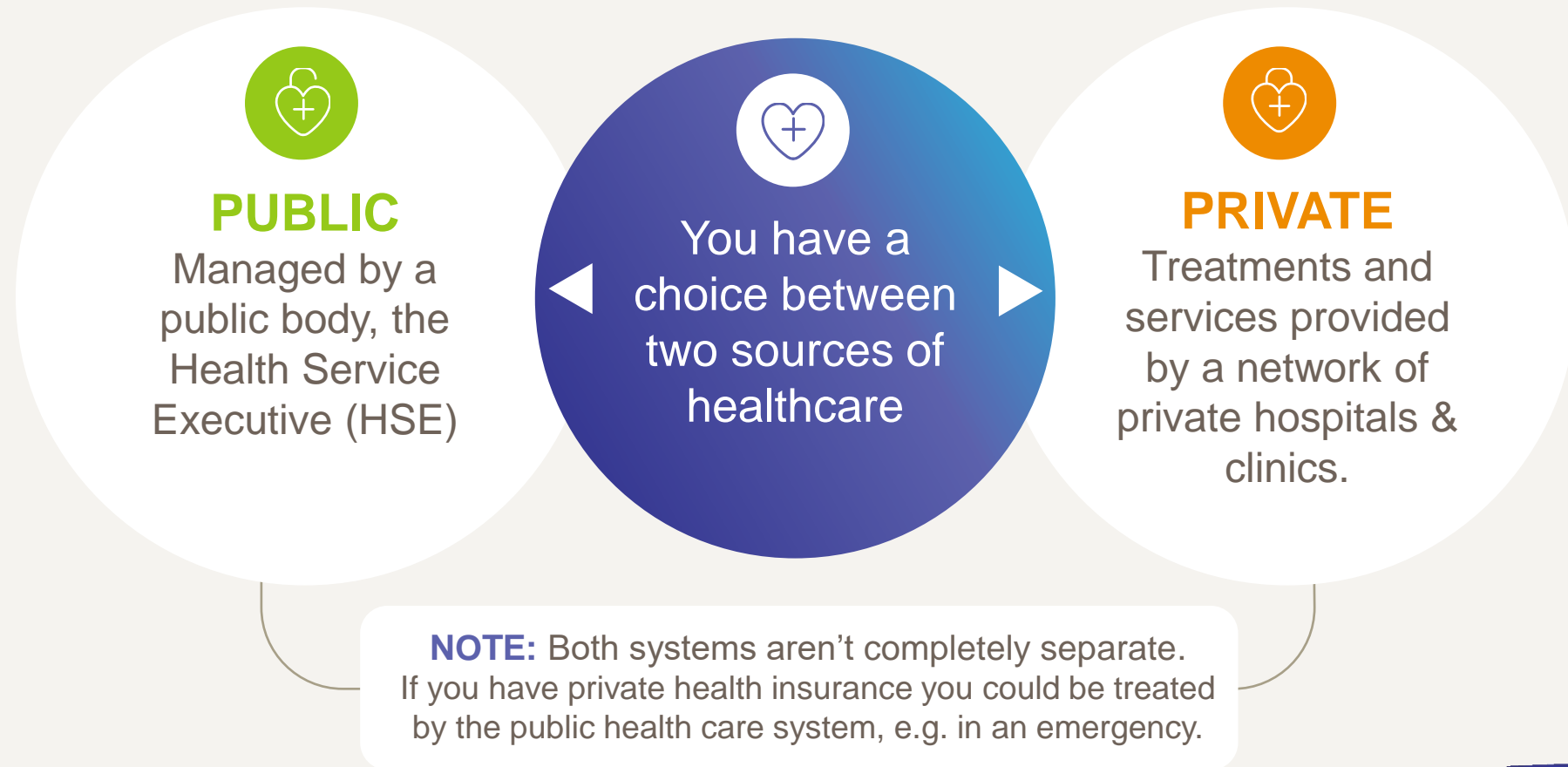
<b>A&amp;E</b>	Accident & Emergency room, where you would visit if you needed urgent medical care. Also known as ED or ER
<b>In-patient</b>	A patient who is admitted to a hospital for medically necessary reasons and who stays overnight, regardless of the number of nights.
<b>Outpatient</b>	A patient who receives a procedure, treatment, or medical service without being an in-patient or day case. As an outpatient, you usually don't need the full range of hospital services and facilities such as operating theatres.
<b>Day Case</b>	A procedure that is done in one day, in a hospital, but the patient does not need to stay overnight.
<b>Side Room Procedure</b>	A patient who is admitted to a hospital but who does not stay overnight. This includes patients who are admitted for side room procedures in a consultant's office.
<b>Waiting Period</b>	The amount of time you need to have private health insurance before you are covered for a certain benefit
<b>Plan</b>	A plan is an option of health insurance, there are many different plans available on the market, all will differ slightly e.g., one might cover the cost of a visit to the GP visit completely and some may not.
<b>Policy</b>	A policy is the name of your plan once in place, it is a contract between the buyer and the insurer.
<b>Excess</b>	The amount of money you will pay (for treatment or visits) before your health insurance cover takes over the cost.



Healthcare in Ireland : How it works

| 2

# A public and private healthcare system



# What's the difference

between private and public healthcare?

## Treatment for **Public** healthcare patients who don't have private health insurance

- > Even within the public healthcare system, you will still have to pay for your hospital stay if you don't have a Medical Card.
- > Medical Cards are only given to certain individuals whose income is below a certain level or who have a long-term illness.
- > If you have a medical card you will not be charged for visits to a hospital or to your local community doctor who is called a 'General Practitioner' (GP).
- > If you do not have a medical card you will need to pay for visits to your GP. The charge for a GP visit is usually between fifty and seventy euros (€50 - €70). A visit to the emergency department in a public hospital is €100. However, if you are referred to the emergency department by a GP or admitted overnight, you will not be required to pay this €100.
- > If you do not have a medical card and are admitted to stay overnight you will need to pay €80 per day (for a maximum of 10 days).



# What's the difference

between private and public healthcare?

Public healthcare is available to all residents of Ireland. However, it may have some disadvantages:

- > If you aren't covered by health insurance, you may have to wait a longer time for medical treatment.
- > You may have less choice of consultant.
- > Although your treatment will be overseen by a consultant, the administration of care may be delivered by their team rather than the consultant themselves.
- > You only have access to public hospitals. Public patients don't have access to private and high-tech hospitals, unless they pay themselves.
- > You have to pay for primary treatment. This includes professionals such as GPs, dentists and opticians.



# What's the difference

between private and public healthcare?

## Treatment for **Private** healthcare patients

If you are a private healthcare patient covered by health insurance, you can look forward to:

- > Faster access to diagnostic investigations and subsequent treatments through your choice of consultant.
- > Access to public and private hospitals depending on the level of your plan (including high-tech hospitals – see following page).
- > The cost of your treatment being paid either in full or part by your insurer.
- > You have more choice of your consultants.
- > Refunds on everyday medical costs such as GP charges depending on the level of your plan.



# Types of hospital in Ireland

## There are two types of hospitals in Ireland

Depending on your health insurance cover, you have access to both

### **PUBLIC** (HSE funded)



#### **PUBLIC HOSPITAL**

You can stay in either a public ward, a semi-private room or a private room depending on the capacity of the hospital.

### **PRIVATE** (Privately owned and funded)



#### **PRIVATE HOSPITAL**

You can stay in either a semi-private room or a private room depending on your cover.



#### **HIGH-TECH HOSPITAL**

'High-tech' hospitals include the Blackrock Clinic, Mater Private Dublin and Beacon Hospitals. They offer access to advanced equipment & treatments.

# Accessing hospitals if you're ill

## The first step if you are ill

Unless it's an emergency, GPs are the gateway to the Irish hospital system. If you need any hospital service, your GP will usually refer you to the place or person you require.

- > For example, if an X-ray, blood test, scan or other procedure is required, your GP will tell you where you should go. He or she will also provide you with a letter of referral.
- > Similarly, your GP will refer you to a consultant if you need special expertise.

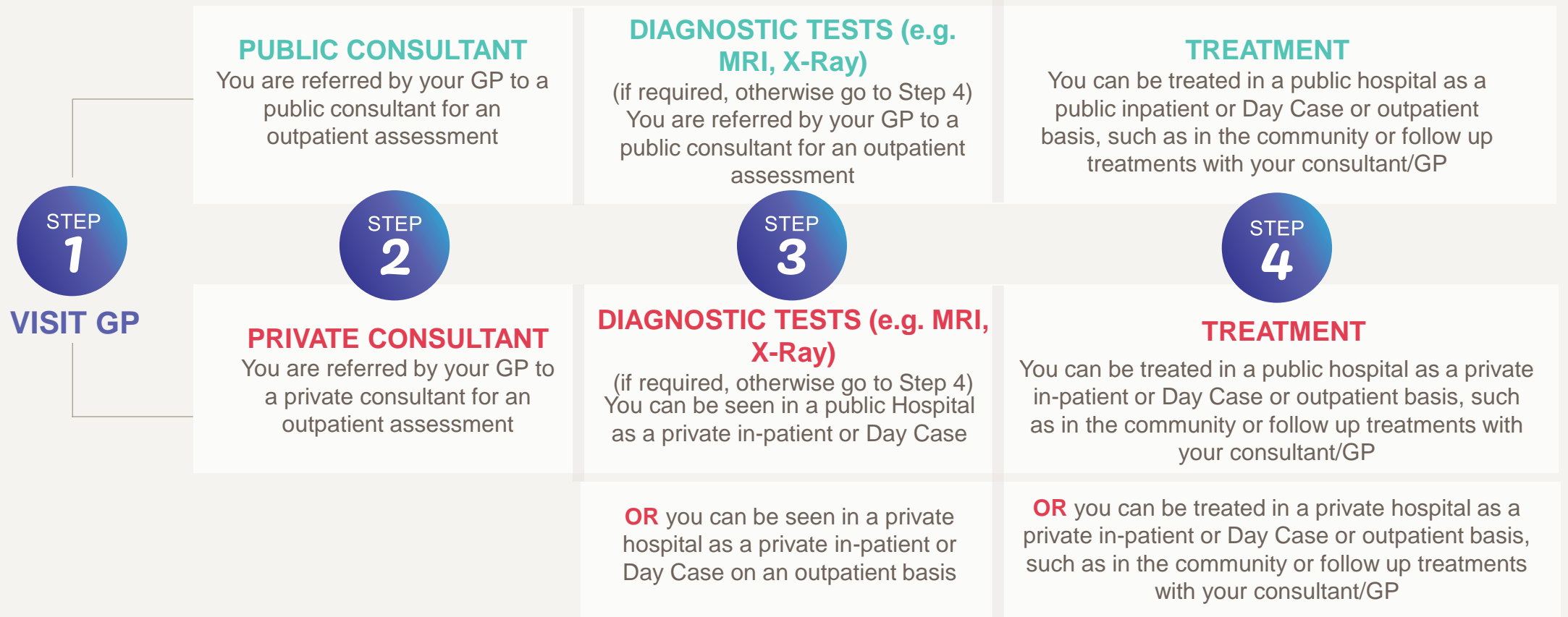
However, for other treatments such as physiotherapy, you can go directly to someone who provides the service you require.

## Public or private hospital treatment – the choice is yours

Unless it's an emergency, GPs are the gateway to the Irish hospital system. If you need any hospital service, your GP will usually refer you to the place or person you require.



# Your route to care



# Accessing hospital care

in an accident or emergency

If you have an accident or sudden ill health, you can either go to a hospital's Emergency Department (sometimes referred to as ED or A&E) or be taken there by ambulance. You may also go to a privately owned Minor Injury Clinic.

If you attend a 24-hour Public Emergency Department, you'll be treated depending on the urgency of your condition. Your level of health insurance cover won't be taken into account at this point.

Some private hospitals now have Emergency Departments. However, these aren't always available 24 hours a day. You should also check your policy to see exactly what it covers you for. It's possible that you may not be covered until you're actually admitted to hospital.



# Your route to care

## EMERGENCY DEPARTMENT

If you need emergency treatment because of sudden illness or accident

### PUBLIC A&E DEPARTMENT

**You go to a Public A&E Department or are taken there by ambulance**

You will be assessed for treatment based on your medical condition. There is a charge of €100. However, this doesn't apply if you are referred by a GP, hold a medical card or are covered by other criteria.\*

### TREATMENT

If you need to stay in hospital, you will be treated as a public patient unless you choose private care.

### PRIVATE A&E DEPARTMENT

**You go to a Private A&E Department**

Some private hospitals provide private A&E facilities. However, you should remember that you will be charged (amounts vary) and if you are insured, your policy may not cover you for the full amount

### TREATMENT

If you need to stay in hospital, you will be treated as a private patient

\*The charge of €100 does not apply to the following groups: medical card holders; people who are admitted to hospital as an in-patient as a result of attending the casualty department (you will then be subject to in-patient charges); people receiving treatment for prescribed infectious diseases; children up to 6 weeks of age; children, in respect of the following diseases and disabilities: "mental handicap, mental illness, phenylketonuria, cystic fibrosis, spina bifida, hydrocephalus, haemophilia and cerebral palsy"; children referred for treatment from child health clinics and school health examinations; people who are entitled to hospital services because of EU regulations; women receiving maternity services and people with Hepatitis C.



Minor Injury Clinics

3

# Minor Injury Clinics

3 / Minor Injury Clinics

Rapid access to efficient and convenient treatment and advice



Minor injury clinics are areas where you will get rapid treatment for less serious injuries, for example a broken bone.

There are some minor injury clinics available to the public, however there is a lot more options available if you are a private patient.



If you're an Irish Life Health member you can visit 19 approved minor injury clinics in Ireland for access to faster treatment.



Click here to find out more

# Minor Injury Clinics

## What's treated

Opposite is a list of the type of issues that are treated in a Minor Injury Clinic. For confirmation that they can treat your injury and any age restrictions, we recommend you check directly with the clinic in advance.

## How to Claim

### Direct Settlement Minor Injury Clinics

Irish Life Health will pay selected minor injury clinics directly up to the amount detailed on your table of cover for each visit.

This includes cover towards the initial consultation and if deemed necessary the following treatments related to the initial consultation: x-ray, stitching, full cast, temporary cast, splints and crutches.

### Pay and Claim Minor Injury Clinics

You will pay the clinic directly and claim back up to the amount detailed on your table of cover.

To confirm Direct Settlement or Pay and Claim please consult your Irish Life Health membership handbook.

Injury	
Upper limb injury	YES
Lower limb injury	YES
Minor head/Facial injury	YES
Chest injury*	YES
Sports injury	YES
Foreign bodies in eyes/Ears/Nose*	YES
Wound care	YES
Rashes and skin infections	YES
Migraines and headaches*	YES
Insect bites and stings	YES
Minor scalds and burns	YES



Healthcare Charges

4

# Healthcare charges

## Sample Charges

As mentioned earlier, the charges for healthcare can vary depending on hospital, type of treatment, public or private hospital and if you hold a medical card or not.

As many people won't be eligible for a medical card, please see here some samples of charges that may occur

		Does health insurance help cover this cost?*
GP Visit	From <b>€50 - €70</b>	Yes
Emergency department visit	From <b>€100</b>	Yes
Consultant visit	From <b>€100 - €400</b>	Yes
Private Room in a public hospital (as an in-patient)	From <b>€1,000 per night</b>	Yes
Private Room in a private hospital (as an in-patient)	From <b>€1,000 per night</b>	Yes
Colonoscopy (Day case)	From <b>€900</b>	Yes
Heart surgery e.g. bypass	From <b>€33,000</b>	Yes
Knee surgery e.g. ACL repair	From <b>€2,000</b>	Yes



Irish Life Health Benefits

5

# Irish Life Health Benefits

5 / Irish Life Health Benefits



Being an Irish Life Health member provides you with a comprehensive suite of benefits and services to proactively support your health and wellbeing.

**These key benefits and easily accessible services support you and your family in these areas:**



**Lifestyle**



**Physical Health**




**Emotional Wellbeing**


















**Preventative Health**

# Benefits for a Healthier Lifestyle

5 / Irish Life Health Benefits

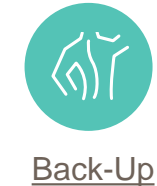
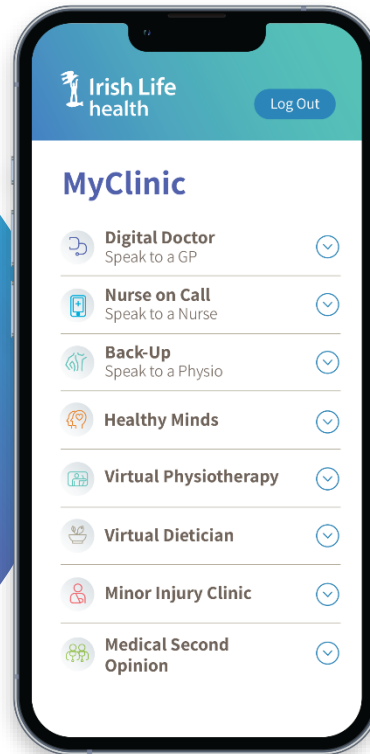
  
Helping  
you stay  
healthy

 Gym Membership	 Fitness Wearables	 Yoga/Pilates Classes	 Complementary Therapy	 Adult & Child Sports Club Contribution
 Sports Massage	 Health in the Home	 Health Screening	 Laser Eye Surgery	 DNA Fit
 GP	 Consultant	 Physiotherapy	 Dental	 Prescriptions

# Benefits for a Healthier Lifestyle

5 / Irish Life Health Benefits

Available  
through  
MyClinic



# Benefits for a Healthier Lifestyle



Life Coaching



Meditation  
Support  
Services



Mindfulness  
App  
Subscription



Positive Mental  
Health Training



Healthy Minds



Psychotherapy  
& Counselling



A personal health coach in your pocket

MyLife is a personalised health and wellness app that rewards people for making better lifestyle choices everyday. Your employees will have access to a wide range of resources to enable them to:



Set individual Goals



Track Activity



Access AI Health Coach



Redeem Rewards



Eat Healthier



Take part in Challenges



## Rewards

Employees who actively use the MyLife app will have access to a wide range of rewards and incentives. These rewards are used as a means to motivate users to adopt healthy behaviours over time and to make meaningful lifestyle changes.





**Ready to  
join the  
scheme?**



Please Visit

[LinkedIn New Joiner Site - Irish Life Health](#)



Maternity | 6

# Parenting Path

At Irish Life Health, we want to guide you on the path to parenthood and beyond. Our maternity-related benefits don't end when you leave the hospital, we'll be with you every step of the way, from getting pregnant right through to the first years of your child's life.



Explore **The Parenting Path** [HERE](#)



## Getting pregnant

- > Health screening
- > Dietician consultations
- > Acupuncture
- > Fertility benefits



## We're expecting

- > GentleBirth app
- > Pilates/Yoga classes
- > 3D/4D scans
- > Antenatal class
- > Maternity bra



## The Big Day

- > Maternity hospital cover
- > Home birth
- > Consultant fees
- > Partner benefit for travel, accommodation & child minding expenses



## Coming home

- > Home early support
- > Welcome home food hamper
- > Doula
- > Postnatal domestic support
- > Breastfeeding consultancy



## The first 12 months

- > Digital Doctor & Nurse on Call
- > Maternity mental health support
- > Post-natal yoga/pilates classes
- > Baby massage classes
- > Child home nursing
- > Mindfulness app
- > Osteopath

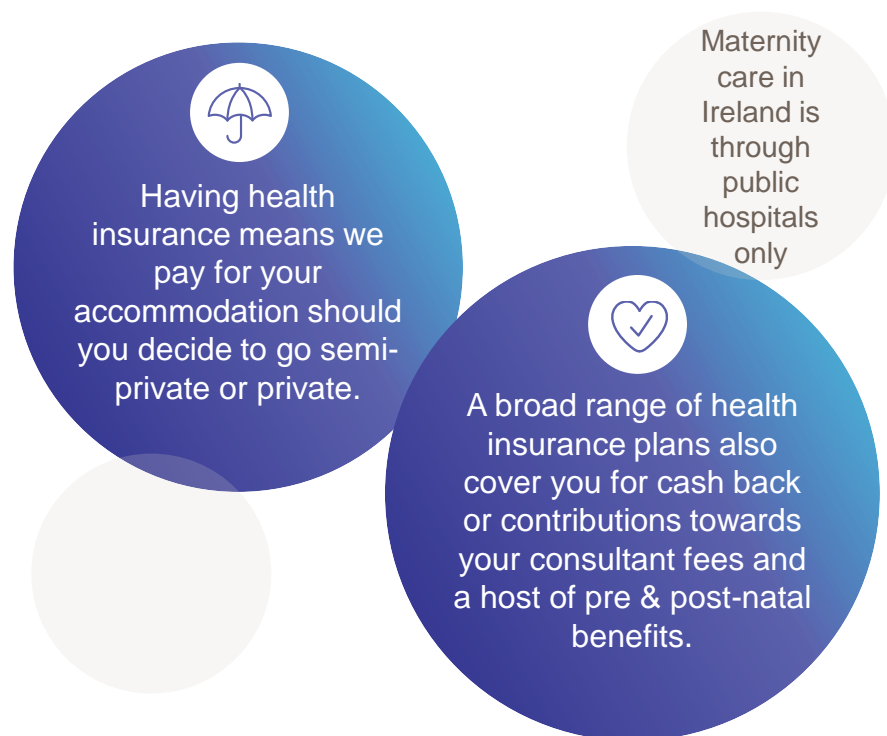


## Growing up

- > Access to 18 minor injury clinics & public A&E
- > Child developmental benefit
- > Child/teen counselling
- > Prescriptions
- > GP visits
- > Speech & language therapy
- > Emergency dental & dentist visits
- > First aid course
- > Parent accompanying child benefit
- > Sports club / classes contribution

# Maternity Care Options

In Ireland, you can expect some of the best maternity healthcare available. The different options available can be difficult to understand though. If it's your first time then you may well need a helping hand.



**Ireland's three-tier system:** The Benefits and Costs for each consultant route

	PRIVATE	SEMI-PRIVATE	PUBLIC
<b>Antenatal</b>	Private consulting during pregnancy. Increased scans and visits.	Dedicated consultant's team. Shorter waiting time per visit than public care.	Longer wait times. Fewer scans.
<b>Birth</b>	Your obstetrician is usually present at the birth.	Registrar or midwife led. Access to dedicated obstetrician or a member of his/her team if complications arise.	Midwife-led birth. Access to hospital obstetrician if complications arise.
<b>Post-natal</b>	Private room.	Semi-private ward.	Public ward
<b>You Pay</b>	From €2000+	From €900+	Free service.
<b>We Pay</b>	Private room at private or semi-private rate. Contribution towards consultant fee and other pre & post-natal benefits.	Semi-private room covered. Contributions towards consultant fees and other pre & post-natal benefits.	Contributions towards pre & post-natal benefits, dependent on plan.

# Alternative Maternity Care Options

Outside of the main three-tier system there are various alternative care options. Many of these are dependent on a low-risk pregnancy, and not all hospitals offer them – but it's worth asking your GP if you are interested in learning more.



The range of services offered by each maternity hospital varies, so it is advisable to check these options with your chosen maternity hospital early.

	DOMINO and COMMUNITY MIDWIVES	MIDWIFERY-LED UNITS	HOME BIRTH
<b>Antenatal</b>	Combined care with your GP.	The team of hospital midwives look after your entire pregnancy.	Eligibility dependent – discuss with your GP and local maternity hospital.
<b>Birth</b>	You have your baby in hospital with a community midwife caring for you, then transfer home within 6-12 hours.	The team of hospital midwives look after the birth	If you chose to have a home birth, the birth will be carried out by the Self Employed Community Midwife (SECM), in your own home.
<b>Post-natal</b>	Regular visits from your local midwife for the first seven days.	The team of hospital midwives look after your post-natal care.	Regular visits from your designated SECM for the first seven days.
<b>You Pay</b>	Free of charge.	Free of charge.	Free of charge unless using private SECM outside HSE terms.
<b>We Pay</b>	N/A.	N/A.	Contributions dependent on plan. See your Table of Cover for more information.



Overseas Cover | 7

# Irish Life Health Benefits

7 / Overseas Cover

When travelling abroad, you want peace of mind, just like when you're in Ireland. Irish Life Health provides cover for our members who travel abroad, cover such as:



Up to  
€100,000  
in-patient A&E  
cover abroad



Repatriation  
fees up to  
€1m



Certain overseas  
outpatient medical  
receipts can be  
claimed



Pre-approval  
of elective  
procedures  
abroad



Provision of  
travel  
insurance



## Taxation & Tax Relief | 8

# Benefit in Kind



If your health insurance is paid by your employer, you are subject to tax called Benefit in Kind (BIK)

BIK is calculated on the total contribution from the company and the employee's tax bracket.

Sample breakdown of the cost for both 40% and 20% tax rates based on standard USC and PRSI rates:

Sample Health Plan	
Gross Premium	€1,500
- Tax Relief	€200
<b>NET PREMIUM</b>	<b>€1,300</b>

Benefit In Kind is charged on the full gross premium of €1,500 as follows:

	Higher Tax Rate 40%	Lower Tax Rate 20%
Tax	€600	€300
+ USC@5%	€75	€75
+ PRSI@4%	€60	€60
- Tax Relief	€200	€200
<b>NET COST</b>	<b>€535</b>	<b>€235</b>

Tax Relief is capped at  
**€200**

Members can claim tax relief through revenue at the end of the year.

For the most up to date information on tax relief relating to health insurance:



Check **Revenue.ie**



Lifetime Community Rating

| 9

# Lifetime Community Rating (LCR)

In Ireland, everybody is charged the same premium for a particular health insurance plan, irrespective of their age, gender and the current or likely future state of their health. This is called community rating.

## What is Lifetime Community Rating?

As of May 2015, the government introduced Lifetime Community Rating legislation. Under Lifetime Community Rating (LCR), community rating is modified to reflect the age at which a person takes out private health insurance.

If an individual takes out private health insurance earlier in life, and retains it, they will pay lower premiums compared to someone who joins when they are older.

Late entry loadings are applied to the premiums of those who join the health insurance market at age 35 or over.

## Who pays LCR loadings?

Anyone who takes out private health insurance at age 35 or over, who has never had health insurance in Ireland before or has had a break in their cover of more than 13 weeks, may pay a loading.

The level of loading will depend on the age at which the person takes out private health insurance unless you qualify for an exemption which is explained on the next page.



# Lifetime Community Rating (LCR)

## How does LCR affect your employees?

If an employee is taking out a private health insurance policy for the first time at age 35 years or older they will pay a 2% loading on top of their premium. This loading is applied for every year they are aged over 34 up to a maximum of 70%.

### LCR Example

Maeve takes out a private health insurance policy for the first time aged 40.

Maeve will pay 12% more each year than somebody who took out their cover before their 35<sup>th</sup> birthday.

Age	Loading
35	+2%
36	+2%
37	+2%
38	+2%
39	+2%
40	+2%
<b>LCR premium</b>	<b>+12%</b>





How to Claim with Irish Life Health

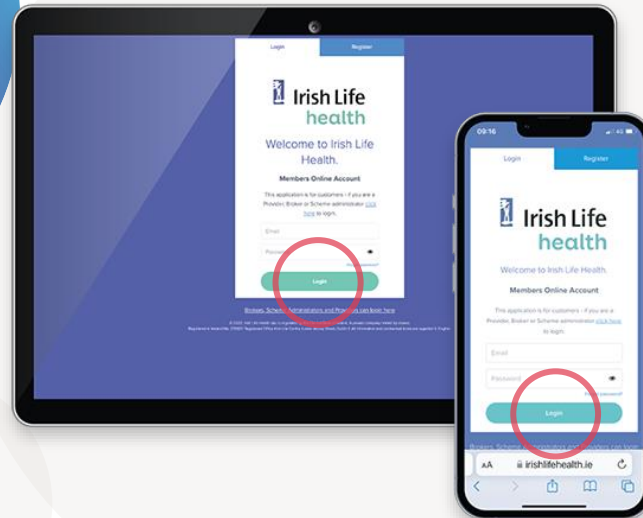
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# How to Claim

10 / How to Claim

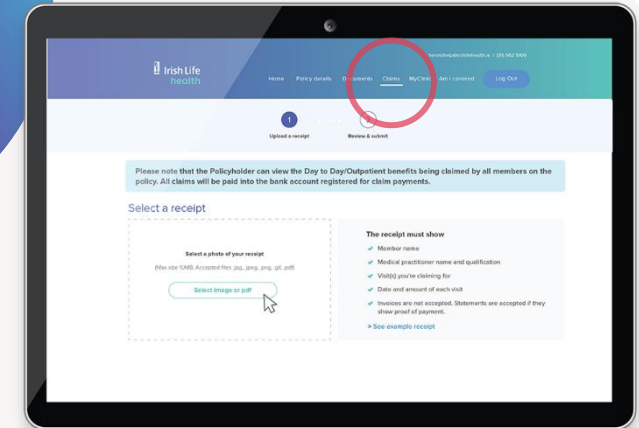
1

Log in to your  
Member Online  
Account



2

Click on  
'CLAIMS' in the  
top menu



# How to Claim

10 / How to Claim

3

Upload a photo of receipt

The first screenshot shows the 'Upload a receipt' step. It includes a note: 'Please note that the Policyholder can view the Day to Day/Outpatient benefits being claimed by all members on the policy. All claims will be paid into the bank account registered for claims payments.' Below this, there's a 'Select a receipt' section with a 'Select a photo of your receipt' area (with a 'Select image or pdf' button) and a 'This receipt must show' checklist: Member name, Medical practitioner name and qualification, Visits you're claiming for, Date and amount of each visit, and Invoices are not accepted. A 'See example receipt' link is also present. The second screenshot shows the 'Review receipt details' page with a table of receipt information:

Date	Policyholder ID	GP Name	Amount	Action
12/04/21	4D5_PP4D_4_YA21364CDD	GP Visits	€55.00	Delete receipt

Below the table, it says 'Do you have another receipt? You can add up to 5 receipts in a single submission.' with an 'Add another receipt' button. At the bottom, there's a 'Ready to submit?' section with a checkbox for confirming details and a consent statement.

- > Fill in the correct information
- > Review and submit your claim

4

Claims will be paid directly into your bank account (once approved)

The screenshot shows the 'Bank details' form. It includes a note: 'In order to reimburse you for any successful claims we will need valid bank details.' Below this, there are input fields for 'Account holder name' and 'IBAN', with an 'IBAN calculator' link next to the IBAN field. A 'Save Bank details' button is at the bottom.

Approved claims paid within 3 to 5 working days



## DON'T FORGET

You have 6 months from renewal date to submit any claims from the previous policy year



What's covered in your Plan

11

# How do you know what's covered?

11 / What's covered in your Plan

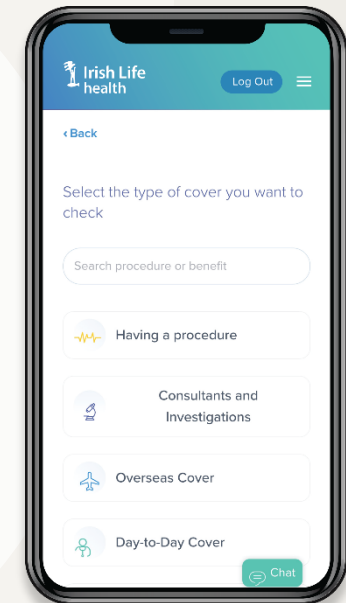
## Check your plan cover

The type of plan you have will mean variances in the cover you have for certain visits or procedures. In order to ensure you know what you are covered for and therefore can claim for, you should check your Table of Cover and membership handbook.



## Online cover check tool

If you're in doubt, Irish Life Health have an online cover check tool called 'Am I Covered'. This tool will allow you search by procedure code (given to you by the hospital) or consultant name. You can use this by logging into your Member Online Account.



Visit [irishlifehealth.ie](https://irishlifehealth.ie) to set up or log in to your Member Online Account\*

\*Have your Policy Number handy



Joining is easy | 12

# What's next?

12 / Joining is easy

STEP  
1

## ENROL:

By registering here: [LinkedIn New Joiner Site - Irish Life Health](#)

STEP  
2

## WELCOME:

You will receive an email welcoming you to Irish Life Health. You will also get your Policy Number.

STEP  
3

## SET UP YOUR MEMBER ONLINE ACCOUNT:

With your new policy number at [www.irishlifehealth.ie](http://www.irishlifehealth.ie) or by downloading the Irish Life Health app

STEP  
4

## VISIT YOUR MEMBER ONLINE ACCOUNT:

To view all your plan benefits and details, make a claim or access the virtual MyClinic benefits

# Thank You

Terms and conditions apply, Check your exact cover by referring to your Table of Cover and Membership Handbook.

Information correct as of September 2022.

Benefits available on selected plans, check your Table of Cover and Membership Handbook for exact cover.

Irish Life Health dac is regulated by the Central Bank of Ireland.

