

Understanding and Comparing Private Health Insurance Products

Research carried out by The Health Insurance Authority ("the HIA") indicates that Irish consumers have difficulty understanding and comparing health insurance products. The HIA publishes this document in order to address this difficulty by providing details of the main benefits provided by health insurance products in a simple, brief format that facilitates the comparison of these main benefits. It is a brief guide to the main costs and benefits of the private health insurance products sold by BUPA Ireland, Vhi Healthcare, and Vivas Health. This document does not purport to provide full product details and should not be confused with full contractual terms and conditions, which are available from the insurers. In particular, in order to avoid overcomplicating this document some potential differences between insurers and their products are not discussed, e.g. levels of customer service, number of hospitals in which cover is provided, number of consultants providing cover. The HIA provides this information on a necessarily summary basis in order to be of assistance but without liability on its part or that of its officers. You are advised in all circumstances to discuss your requirements with insurers and to review carefully the terms and conditions of the contracts.

Furthermore, the cover referred to in this document is subject to the terms and conditions of the contracts. In particular, there are circumstances during which cover may not be provided, such as during waiting periods or where other exclusions apply. Again you are advised to discuss these matters with the insurers and to review carefully the terms and conditions of the contracts.

Please note that the details and costs included in this document apply to the products as at 11 January 2005.

Contact details for The Health Insurance Authority, BUPA Ireland, Vhi Healthcare, and Vivas Health are provided here:

The Health Insurance Authority

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BUPA Ireland

Address: BUPA Ireland
Mill House
Fermoy
Co. Cork

Telephone: (025) 42121
Fax: (025) 42122
Email: betteroff@bupaireland.ie
Internet: www.bupaireland.ie

Customer Helpline: 1890 700 890 (lo-call)
Mon – Fri: 8.00am – 8.30pm
Saturday: 10.00am – 3.30pm

Vhi Healthcare

Address: Vhi Healthcare
IDA Business Park
Dublin Road
Co. Kilkenny

Telephone: (056) 7753200
Fax: (056) 61741
Email: info@vhi.ie
Internet: www.vhihealthcare.ie

Customer Service: 1850 44 44 44 (CallSave)
Mon – Fri: 8.00am – 8.00pm
Saturday: 9.00am – 2.00pm

Vivas Health

Address: Vivas Health
Paramount Court
Corrig Road
Sandyford, Dublin 18

Telephone: (01) 4817800
Fax: (01) 2937995
Email: support@vivashealth.ie
Internet: www.vivashealth.ie

Customer Service: 1850 717 717
Mon – Fri: 8.00am – 8.00pm
(The call centre is not open over weekends)

Hospital Accommodation – BUPA Ireland, Vhi Healthcare, and Vivas Health

The main benefit of most private health insurance products in Ireland is the hospital accommodation / treatment offered. The table overleaf indicates which products provide significant outpatient benefits. For other products, more than 90% of the value of claims relate to hospital accommodation and treatments.

Below is a table that sets out the levels of hospital accommodation offered by BUPA Ireland, Vhi Healthcare, and Vivas Health for each of their products.

BUPA Ireland tends to increase prices on 01 March for all contracts with renewal dates after that date. Vhi Healthcare tends to increase prices on 01 September for all contracts with renewal dates after that date. Vivas Health is a new insurer and is yet to increase its prices. The prices in the table below incorporate all price increases up to 11 January, 2005.

Cost per month based on Adult Group Rate (net of tax relief at source)	Product	Public Hospitals		Private Hospitals (excluding Blackrock Clinic and The Mater Private)		Blackrock Clinic and The Mater Private	
		Semi-private Room	Private Room	Semi-private Room	Private Room	Semi-private Room	Private Room
BUPA IRELAND							
€24.57	Essential	✓					
€34.01	Essential Plus with Excess	✓	✓	€80 excess			
€37.56	Essential Plus	✓	✓	✓			
€35.99	HealthManager Starter	✓	✓	A very limited number of private hospitals are covered			
€51.50	HealthManager	✓	✓	€126 excess	€126 excess		
€129.17	HealthManager Gold	✓	✓	✓	✓	✓	✓
VHI HEALTHCARE							
€28.22 / €30.33	Plan A / Plan A Option	✓					
€34.40 / €35.09	First Plan / Family Plan	✓	✓				
€33.06 / €40.34	Company Plan / Company Plan +	✓	✓	€75 excess*			
€36.30	Plan B Excess	✓	✓	€75 excess			
€40.34 / €43.93	Plan B / Plan B Option	✓	✓	✓			
€42.64 / €43.33	First Plan + / Family Plan +	✓	✓	✓*			
€62.29 / €68.19	Plan C / Plan C Option	✓	✓	✓	✓		
€66.37	Forward Plan	✓	✓	✓	✓		
€76.25 / €82.83	Plan D / Plan D Option	✓	✓	✓	✓	✓	
€113.88 / €120.83	Plan E / Plan E Option	✓	✓	✓	✓	✓	✓
€9.08	HealthSteps Silver	These products do not provide cover for hospital accommodation					
€14.08	HealthSteps Gold						
€2.57	Plan P						
VIVAS HEALTH							
€22.50	Me Level 1	✓					
€24.98	I & We Level 1	✓					
€32.55	Me Level 2	✓	✓	✓			
€35.10	I & We Level 2	✓	✓	✓			
€35.27	Teachers / Nurses Plan	✓	✓	✓			
€50.78	I & We Level 3	✓	✓	✓	✓		
€50.94	Teacher / Nurses Plan Plus	✓	✓	✓	✓		
€80.03	I & We Level 4	✓	✓	✓	✓	✓	
€109.20	I & We Level 5	✓	✓	✓	✓	✓	✓
€9.00	Day to Day: Teachers/ Nurses	These products do not provide cover for hospital accommodation. Tchrs/ Nurses Day to Day plans can only be purchased with Tchrs/ Nurses Plan & Tchrs / Nurses Plan Plus Level A products can be purchased with a hospital plan at a saving of €1.50 - €1.75 per month. Level B products can only be purchased in conjunction with I & We hospital plan levels 4-5.					
€9.53	Day-to-day: Me Level A						
€10.58	Day-to-day: I & We Level A						
€16.50	Day-to-day: I & We Level B						

* Cover in the Galway Clinic is limited

Notes

- Please note that even if your policy covers a particular level of accommodation, if that level of accommodation is not available you might be required to stay in a lower level of accommodation. You should also note that semi-private rooms can accommodate up to 5 people.
- Many products offer full or significant cover for the Blackrock Clinic and Mater Private Hospitals in respect of day treatment, outpatient treatment and treatment for certain heart conditions. If this is important to you, you should discuss it with the insurers.
- Vhi Healthcare's Company plans and VIVAS Health's Teachers/ Nurses Plans are available to all consumers and not just companies/ teachers/ nurses.
- Subject to availability, it is generally possible to stay in a higher level of accommodation than you have cover for if you pay part of the charges.

Outpatient, Overseas, Psychiatric Hospital, and Maternity Benefits - BUPA Ireland, Vhi Healthcare, and Vivas Health

Benefits	BUPA IRELAND		VHI HEALTHCARE					VIVAS HEALTH				
	Essential, Essential Plus	HealthManager Starter HealthManager HealthManager Gold	Plans A – E Plan B Excess	Plans A – E Options	HealthSteps Silver HealthSteps Gold	First Plan First Plan + Family Plan Family Plan + Forward Plan	Company Plan	Company Plan +	Me Plan (Both Levels)	I / We Plans and Teachers / Nurses Plans (All Levels)	All Day-to- Day Products	
Outpatient Cover	Very Limited	Significant	Very Limited	Very Limited	Significant	Significant	Very Limited	Significant	Very Limited	Very Limited	Significant	
Cover for Accident and Emergency Healthcare Abroad	Up to €55,000*	HM & HMG up to €65,000* (This benefit is not covered by HM Starter)	Up to €65,000*	Up to €100,000*	These benefits are not covered	Up to €100,000*	Up to €100,000*	Up to €100,000*	Up to €55,000*	Level 1: Up to €55,000* Levels 2-5: Up to €100,000*	These benefits are not covered	
Psychiatric Hospital Cover	Up to 100 days	Up to 100 days	Up to 180 days	Up to 180 days		Up to 100 days	Up to 100 days	Up to 100 days	Up to 100 days	Up to 180 Days		
M A T E R N I T Y	Assistance with Doctors fees while in Hospital	Up to €755.45	Up to €755.45	Up to €755.45	These benefits are not covered	Up to €755.45	Up to €755.45	Up to €755.45	€295.86	Up to €755.45	These benefits are not covered	
	Assistance with Private Hospital Accommodation	Essential: Up to €1,550 Essential +: Up to €2,100	HM Starter: Up to €1,550 HM: Up to €2,200 HM Gold: Up to €2,300	Up to €1,500		A: €1,500 B: €1,600 C: €1,700 D: €1,800 E: €1,900	Family Plans: Up to €2,000 Others: Up to €1,500	Up to €1,750	Up to €1,750	€380.93		Level 1: €1,500 Level 2: €1,700 Tch. / Nrs: €1,700 Level 3: €1,800 Tch/ Nrs plus: €1800 Level 4: €1,900 Level 5: €2,000
	Assistance with Home Births			Up to €1,500		A: up to €1,500 B-E: up to €1,600	Up to €1,500	Up to €1,500	Up to €1,500	These benefits are not covered		
	Post-natal domestic support (e.g. housekeeping)	This benefit is not covered	This benefit is not covered	This benefit is not covered		This benefit is not covered	This benefit is not covered	This benefit is not covered	This benefit is not covered	This benefit is not covered		Up to €100 per day for up to 3 days

Notes on Outpatient Cover

- Within BUPA Ireland's products, HealthManager Gold provides more outpatient benefits than HealthManager, which in turn provides more outpatient benefits than HealthManager Starter.
- Within Vhi Healthcare's products HealthSteps Gold provides more outpatient benefits than HealthSteps Silver, Company Plan Plus and the LifeStage Choices Plans (i.e. First Plan, First Plan Plus, Family Plan, Family Plan Plus and Forward Plan).
- Within Vivas Health's Day-to-Day products, Level B provides more benefits than Level A.

Note on Accident and Emergency Healthcare Abroad

- *These products providing cover for accident and emergency healthcare abroad also provide cover for the cost of repatriation if medically necessary, as well as allowances towards expenses incurred by a companion remaining with and/or travelling with a member being repatriated.

Notes on Maternity Cover

- For many products maternity cover is only provided for a maximum hospital stay of three nights.
- Other maternity benefits are provided by some products, including enhanced outpatient benefits in respect of postnatal care. If you are interested in these benefits please contact the insurers.

Other Benefits

- Other benefits are provided by some health insurance products, e.g.:
 - Cover with UK hospitals
 - Cover for treatment abroad where treatment is not available in Ireland
 - Cover for convalescence
 - Discounts for students in full time education, and children
 - Health information
 - Cover for alternative practitioners therapies
 - Cover for MRI scans, health screens, PET scans, and PET CT scans
- If you are interested in these benefits please contact the insurers.