



---

*Number 35 of 2018*

---

**Health Insurance (Amendment) Act 2018**

---





---

*Number 35 of 2018*

---

**HEALTH INSURANCE (AMENDMENT) ACT 2018**

---

CONTENTS

Section

1. Definition
2. Amendment of section 11C of Principal Act
3. Amendment of Schedule 1 to Principal Act
4. Amendment of Schedule 4 to Principal Act
5. Amendment of section 4 of Voluntary Health Insurance (Amendment) Act 1996
6. Amendment of section 1 of Voluntary Health Insurance (Amendment) Act 1998
7. Amendment of section 125A of Stamp Duties Consolidation Act 1999
8. Short title, commencement, collective citations and construction

ACTS REFERRED TO

Health Insurance Act 1994 (No. 16)

Health Insurance Acts 1994 to 2017

Stamp Duties Consolidation Act 1999 (No. 31)

Voluntary Health Insurance (Amendment) Act 1996 (No. 4)

Voluntary Health Insurance (Amendment) Act 1998 (No. 46)

Voluntary Health Insurance Acts 1957 to 2008



---

*Number 35 of 2018*

---

## **HEALTH INSURANCE (AMENDMENT) ACT 2018**

---

An Act to amend the Health Insurance Act 1994 to specify the amount of premium to be paid from the Risk Equalisation Fund in respect of certain classes of insured persons from 1 April 2019; to make certain other amendments to that Act; to amend the Voluntary Health Insurance (Amendment) Act 1996 to vary the basis on which persons are appointed to be members of the Voluntary Health Insurance Board; to amend the Voluntary Health Insurance (Amendment) Act 1998 to enable the Voluntary Health Insurance Board to act as an insurer in addition to an agent in respect of the provision of health insurance cover pursuant to an international healthcare plan; to make a consequential amendment to the Stamp Duties Consolidation Act 1999; and to provide for related matters. [24th December, 2018]

**Be it enacted by the Oireachtas as follows:**

### **Definition**

1. In this Act, “Principal Act” means the Health Insurance Act 1994.

### **Amendment of section 11C of Principal Act**

2. Section 11C of the Principal Act is amended, in subsection (1)(b), by the substitution of “1 April 2019” for “1 April 2018”.

### **Amendment of Schedule 1 to Principal Act**

3. Schedule 1 to the Principal Act is amended—
  - (a) in paragraph 2, by the substitution of “7 members” for “5 members”,
  - (b) in paragraph 18, by the substitution of “shall be 4” for “shall be 3”, and
  - (c) in paragraph 22, by the substitution of “Subject to paragraph 18, the Authority” for “The Authority”.

### **Amendment of Schedule 4 to Principal Act**

4. Schedule 4 to the Principal Act is amended by the substitution of the following Table for Table 2:

“Table 2

## Amounts applicable on or after 1 April 2019

<b>Class of Insured Person</b>	<b>Amount of premium to be paid from Fund</b>
Male aged 50 years and over but less than 55 years on the date the relevant contract (being a relevant contract (non-advanced cover)) is renewed or entered into, as the case may be	Nil
Male aged 50 years and over but less than 55 years on the date the relevant contract (being a relevant contract (advanced cover)) is renewed or entered into, as the case may be	Nil
Female aged 50 years and over but less than 55 years on the date the relevant contract (being a relevant contract (non-advanced cover)) is renewed or entered into, as the case may be	Nil
Female aged 50 years and over but less than 55 years on the date the relevant contract (being a relevant contract (advanced cover)) is renewed or entered into, as the case may be	Nil
Male aged 55 years and over but less than 60 years on the date the relevant contract (being a relevant contract (non-advanced cover)) is renewed or entered into, as the case may be	Nil
Male aged 55 years and over but less than 60 years on the date the relevant contract (being a relevant contract (advanced cover)) is renewed or entered into, as the case may be	Nil
Female aged 55 years and over but less than 60 years on the date the relevant contract (being a relevant contract (non-advanced cover)) is renewed or entered into, as the case may be	Nil
Female aged 55 years and over but less than 60 years on the date the relevant contract (being a relevant contract (advanced cover)) is renewed or entered into, as the case may be	Nil
Male aged 60 years and over but less than 65 years on the date the relevant contract (being a relevant contract (non-advanced cover)) is renewed or entered into, as the case may be	Nil
Male aged 60 years and over but less than 65 years on the date the relevant contract (being a relevant contract (advanced cover)) is renewed or entered into, as the case may be	Nil

<b>Class of Insured Person</b>	<b>Amount of premium to be paid from Fund</b>
Female aged 60 years and over but less than 65 years on the date the relevant contract (being a relevant contract (non-advanced cover)) is renewed or entered into, as the case may be	Nil
Female aged 60 years and over but less than 65 years on the date the relevant contract (being a relevant contract (advanced cover)) is renewed or entered into, as the case may be	Nil
Male aged 65 years and over but less than 70 years on the date the relevant contract (being a relevant contract (non-advanced cover)) is renewed or entered into, as the case may be	€400
Male aged 65 years and over but less than 70 years on the date the relevant contract (being a relevant contract (advanced cover)) is renewed or entered into, as the case may be	€1,050
Female aged 65 years and over but less than 70 years on the date the relevant contract (being a relevant contract (non-advanced cover)) is renewed or entered into, as the case may be	€275
Female aged 65 years and over but less than 70 years on the date the relevant contract (being a relevant contract (advanced cover)) is renewed or entered into, as the case may be	€700
Male aged 70 years and over but less than 75 years on the date the relevant contract (being a relevant contract (non-advanced cover)) is renewed or entered into, as the case may be	€650
Male aged 70 years and over but less than 75 years on the date the relevant contract (being a relevant contract (advanced cover)) is renewed or entered into, as the case may be	€1,775
Female aged 70 years and over but less than 75 years on the date the relevant contract (being a relevant contract (non-advanced cover)) is renewed or entered into, as the case may be	€475
Female aged 70 years and over but less than 75 years on the date the relevant contract (being a relevant contract (advanced cover)) is renewed or entered into, as the case may be	€1,225
Male aged 75 years and over but less than 80 years on the date the relevant contract (being a relevant contract (non-advanced cover)) is renewed or entered into, as the case may be	€925

<b>Class of Insured Person</b>	<b>Amount of premium to be paid from Fund</b>
Male aged 75 years and over but less than 80 years on the date the relevant contract (being a relevant contract (advanced cover)) is renewed or entered into, as the case may be	€2,775
Female aged 75 years and over but less than 80 years on the date the relevant contract (being a relevant contract (non-advanced cover)) is renewed or entered into, as the case may be	€725
Female aged 75 years and over but less than 80 years on the date the relevant contract (being a relevant contract (advanced cover)) is renewed or entered into, as the case may be	€1,900
Male aged 80 years and over but less than 85 years on the date the relevant contract (being a relevant contract (non-advanced cover)) is renewed or entered into, as the case may be	€1,050
Male aged 80 years and over but less than 85 years on the date the relevant contract (being a relevant contract (advanced cover)) is renewed or entered into, as the case may be	€3,300
Female aged 80 years and over but less than 85 years on the date the relevant contract (being a relevant contract (non-advanced cover)) is renewed or entered into, as the case may be	€925
Female aged 80 years and over but less than 85 years on the date the relevant contract (being a relevant contract (advanced cover)) is renewed or entered into, as the case may be	€2,475
Male aged 85 years and over on the date the relevant contract (being a relevant contract (non-advanced cover)) is renewed or entered into, as the case may be	€1,350
Male aged 85 years and over on the date the relevant contract (being a relevant contract (advanced cover)) is renewed or entered into, as the case may be	€4,600
Female aged 85 years and over on the date the relevant contract (being a relevant contract (non-advanced cover)) is renewed or entered into, as the case may be	€1,075
Female aged 85 years and over on the date the relevant contract (being a relevant contract (advanced cover)) is renewed or entered into, as the case may be	€3,100

”.

**Amendment of section 4 of Voluntary Health Insurance (Amendment) Act 1996**

5. Section 4 of the Voluntary Health Insurance (Amendment) Act 1996 is amended—

- (a) in subsection (1), by the substitution of “determine each of whom, in the opinion of the Minister, has sufficient experience and expertise relating to matters connected with the functions of the Board to make a substantial contribution to the performance of those functions.” for “determine.”,  
and
- (b) by the deletion of subsections (2) and (4).

**Amendment of section 1 of Voluntary Health Insurance (Amendment) Act 1998**

6. Section 1 of the Voluntary Health Insurance (Amendment) Act 1998 is amended—

- (a) by the substitution of the following subsection for subsection (1):
  - “(1) Notwithstanding the Voluntary Health Insurance Acts 1957 to 2008, the Board may act as an agent or insurer or carry out business connected with an agent or insurer in respect of the provision of insurance cover pursuant to an international healthcare plan.”,  
and
- (b) in subsection (2), by the substitution of the following definition for the definition of “international healthcare plan”:
  - “ ‘international healthcare plan’ means a plan, scheme or other insurance arrangement made available by the Board which provides for the making of payments by an insurer to, or on behalf of, persons resident outside the State in respect of medical, surgical or related services.”.

**Amendment of section 125A of Stamp Duties Consolidation Act 1999**

7. Section 125A of the Stamp Duties Consolidation Act 1999 is amended by the substitution of the following definition for the definition of “specified rate”:

“ ‘specified rate’ means—

- (a) in respect of relevant contracts renewed or entered into on or after 1 April 2018 and on or before 31 March 2019—
  - (i) €59 in respect of an insured person aged less than 18 years insured under a relevant contract which provides for non-advanced cover,
  - (ii) €148 in respect of an insured person aged less than 18 years insured under a relevant contract which provides for advanced cover,
  - (iii) €177 in respect of an insured person aged 18 years or over insured under a relevant contract which provides for non-advanced cover, and

- (iv) €444 in respect of an insured person aged 18 years or over insured under a relevant contract which provides for advanced cover,
- and
- (b) in respect of relevant contracts renewed or entered into on or after 1 April 2019—
  - (i) €59 in respect of an insured person aged less than 18 years insured under a relevant contract which provides for non-advanced cover,
  - (ii) €148 in respect of an insured person aged less than 18 years insured under a relevant contract which provides for advanced cover,
  - (iii) €177 in respect of an insured person aged 18 years or over insured under a relevant contract which provides for non-advanced cover, and
  - (iv) €444 in respect of an insured person aged 18 years or over insured under a relevant contract which provides for advanced cover.”.

**Short title, commencement, collective citations and construction**

- 8.** (1) This Act may be cited as the Health Insurance (Amendment) Act 2018.
- (2) *Section 3* shall come into operation on such day or days as the Minister for Health may appoint by order or orders either generally or with reference to any particular purpose or provision and different days may be so appointed for different purposes or different provisions.
- (3) *Section 7* shall come into operation on 1 January 2019 and *sections 2* and *4* shall come into operation on 1 April 2019.
- (4) The Health Insurance Acts 1994 to 2017 and this Act (other than *sections 5* to *7*) may be cited together as the Health Insurance Acts 1994 to 2018 and shall be construed together as one.
- (5) The Voluntary Health Insurance Acts 1957 to 2008 and *sections 5* and *6* may be cited together as the Voluntary Health Insurance Acts 1957 to 2018 and shall be construed together as one.