



Number 14 of 2025

Health Insurance (Amendment) Act 2025



Number 14 of 2025

HEALTH INSURANCE (AMENDMENT) ACT 2025

CONTENTS

Section

1. Definition
2. Amendment of section 11C of Principal Act
3. Amendment of Schedule 1 to Principal Act
4. Amendment of amount specified for purposes of definition of hospital utilisation credit
5. Amendment of Schedule 4 to Principal Act
6. Amount and percentage specified for purposes of definitions relating to high cost claims
7. Amendment of section 125A of Stamp Duties Consolidation Act 1999
8. Short title, collective citation, construction and commencement

[No. 14.]

Health Insurance (Amendment) Act 2025.

[2025.]

ACTS REFERRED TO

Health Insurance Act 1994 (No. 16)

Health Insurance Acts 1994 to 2024

Stamp Duties Consolidation Act 1999 (No. 31)



Number 14 of 2025

HEALTH INSURANCE (AMENDMENT) ACT 2025

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 2026; to make certain other amendments to that Act, including to specify the amount of the hospital utilisation credit applicable from 1 April 2026 and to specify the percentage applicable for the purposes of the definitions relating to high cost claims; to amend Schedule 1 to that Act; to make a consequential amendment to the Stamp Duties Consolidation Act 1999; and to provide for related matters. [10th December, 2025]

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 2026” for “1 April 2025”.

Amendment of Schedule 1 to Principal Act

3. Schedule 1 to the Principal Act is amended, in paragraph 9(1), by the substitution of “shall not exceed 5 years” for “shall be 5 years”.

Amendment of amount specified for purposes of definition of hospital utilisation credit

4. (1) The Principal Act is amended by the substitution of the following Schedule for Schedule 3:

“SCHEDULE 3

AMOUNT SPECIFIED FOR PURPOSES OF DEFINITION OF ‘HOSPITAL UTILISATION CREDIT’

1. For the provision of in-patient services on overnight accommodation basis – €165 per night.
2. For the provision of in-patient services on day case basis – €100.”.

- (2) Schedule 3 to the Principal Act, as substituted by *subsection (1)*, only applies in the case of a health insurance contract entered into or renewed on or after 1 April 2026 and, accordingly, that Schedule, as in force immediately before that date, shall continue to apply in the case of a health insurance contract entered into or renewed on or after 1 April 2024 but before 1 April 2026.

Amendment of Schedule 4 to Principal Act

5. 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 2026

Class of Insured Person	Amount of premium to be paid from Fund
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	Nil

60 years on the date the relevant contract (being a relevant contract (advanced cover)) is renewed or entered into, as the case may be	
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
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	€300
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	€1,125
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	€175
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	€600
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	€425
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	€1,700
Female aged 70 years and over but less than 75 years on the date the relevant contract (being a relevant contract (non-advanced	€325

cover)) is renewed or entered into, as the case may be	
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	€1,100
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	€625
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	€2,350
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	€450
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	€1,625
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	€650
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	€2,750
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	€500
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	€1,875
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	€650
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	€2,750

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	€500
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	€1,875

”.

Amount and percentage specified for purposes of definitions relating to high cost claims

6. (1) The Principal Act is amended by the substitution of the following Schedule for Schedule 5:

“SCHEDULE 5

Section 6A

AMOUNT AND PERCENTAGE SPECIFIED FOR PURPOSES OF DEFINITIONS RELATING TO HIGH COST CLAIMS

1. Amount specified for the purposes of paragraph (a) of the definition of ‘high cost claim threshold’ – €50,000.
 2. Percentage specified as the high cost claim quota share – 50 per cent.”.
- (2) Schedule 5 to the Principal Act, as substituted by *subsection (1)*, only applies in the case of a health insurance contract entered into or renewed on or after 1 April 2026 and, accordingly, that Schedule, as in force immediately before that date, shall continue to apply in the case of a health insurance contract entered into or renewed on or after 1 April 2024 but before 1 April 2026.

Amendment of section 125A of Stamp Duties Consolidation Act 1999

7. Section 125A of the Stamp Duties Consolidation Act 1999 is amended, in subsection (1), 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 January 2026 and on or before 31 March 2026—
 - (i) €31 in respect of an insured person aged less than 18 years insured under a relevant contract which provides for non-advanced cover,
 - (ii) €156 in respect of an insured person aged less than 18 years insured under a relevant contract which provides for advanced cover,

- (iii) €94 in respect of an insured person aged 18 years or over insured under a relevant contract which provides for non-advanced cover, and
 - (iv) €469 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 2026—
 - (i) €34 in respect of an insured person aged less than 18 years insured under a relevant contract which provides for non-advanced cover,
 - (ii) €172 in respect of an insured person aged less than 18 years insured under a relevant contract which provides for advanced cover,
 - (iii) €103 in respect of an insured person aged 18 years or over insured under a relevant contract which provides for non-advanced cover, and
 - (iv) €517 in respect of an insured person aged 18 years or over insured under a relevant contract which provides for advanced cover.”.

Short title, collective citation, construction and commencement

8. (1) This Act may be cited as the Health Insurance (Amendment) Act 2025.
- (2) The Health Insurance Acts 1994 to 2024 and this Act, other than *section 7*, may be cited together as the Health Insurance Acts 1994 to 2025 and shall be construed together as one.
- (3) Subject to *subsection (4)*, this Act shall come into operation on 1 January 2026.
- (4) *Sections 2, 4, 5 and 6* shall come into operation on 1 April 2026.