



An Bille Árachais Sláinte (Leasú), 2018
Health Insurance (Amendment) Bill 2018

Mar a tionscnaíodh

As initiated



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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



AN BILLE ÁRACHAIS SLÁINTE (LEASÚ), 2018
HEALTH INSURANCE (AMENDMENT) BILL 2018

Bill

entitled

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.

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

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	5
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	10
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	15
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	20
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	25
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	30
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	35
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	40
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	45
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	45
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	50

Class of Insured Person	Amount of premium to be paid from Fund	
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	5
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	10
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	15
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	20
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	25
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	30
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	35
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	40
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	45
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	50

Class of Insured Person	Amount of premium to be paid from Fund	
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	5
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	10
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	15
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	20
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	25
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	30
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	35
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	40
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	45

”.

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 50

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 5

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.” 10

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.”. 15

Amendment of section 125A of Stamp Duties Consolidation Act 1999 20

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— 25

(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 30

(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— 35

(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.” 5

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. 10
- (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. 15
- (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. 20

BILLE

(mar a tionscnaíodh)

dá ngairtear

Acht do leasú an Achta Árachais Sláinte, 1994 d'fhonn méid na préimhe a íocfar as an gCiste um Choithromú Fiontar i leith aicmí áirithe daoine árachaithe ón 1 Aibreán 2019 a shonrú; do dhéanamh leasuithe áirithe eile ar an Acht sin; do leasú an Achta Árachais Sláinte Shaorálaigh (Leasú), 1996 chun an bonn ar a gceapfar daoine chun bheith ina gcomhaltaí den Bhord Árachais Sláinte Shaorálaigh a athrú; do leasú an Achta Árachais Sláinte Shaorálaigh (Leasú), 1998 chun a chumasú don Bhord Árachais Sláinte Shaorálaigh gníomhú mar árachóir i dteannta gníomhú mar ghníomhaire i leith soláthar cumhdaigh árachais sláinte de bhun plean cúraim sláinte idirnáisiúnta; do dhéanamh leasú iarmhartach ar an Acht Comhdhlúite Dleachtanna Stampa, 1999; agus do dhéanamh socrú i dtaobh nithe gaolmhara.

An Seanadóir Diarmuid Ó Buitiméir a thíolaic thar ceann an Aire Sláinte,

12 Samhain, 2018

BILL

(as initiated)

entitled

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.

Presented by Senator Jerry Buttimer on behalf of the Minister for Health,

12th November, 2018

BAILE ÁTHA CLIATH
ARNA FHOILSIÚ AG OIFIG AN tSOLÁTHAIR

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