



An Bille Árachais Sláinte (Leasú), 2025
Health Insurance (Amendment) Bill 2025

Mar a tionscnaíodh

As initiated



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ACTS REFERRED TO

Health Insurance Act 1994 (No. 16)

Health Insurance Acts 1994 to 2024

Stamp Duties Consolidation Act 1999 (No. 31)



**AN BILLE ÁRACHAIS SLÁINTE (LEASÚ), 2025
HEALTH INSURANCE (AMENDMENT) BILL 2025**

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 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. 5 10

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”. 15

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”. 20

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’

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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.

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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

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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	15
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	20
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	25
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	30
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	35
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	40
Female aged 55 years and over but less than 60 years on the date the relevant contract (being a relevant contract (advanced cover)) is	Nil	

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	5
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	10
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	15
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	20
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	25
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	30
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	35
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	40
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	€325	45
Female aged 70 years and over but less than 75 years on the date the relevant contract	€1,100	50

(being a relevant contract (advanced cover)) is renewed or entered into, as the case may be		
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	5
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	10
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	15
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	20
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	25
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	30
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	35
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	40
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	45
Female aged 85 years and over on the date the relevant contract (being a relevant contract	€1,875	50

(advanced cover)) is renewed or entered into,
as the case may be

”.

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: 5

“SCHEDULE 5

Section 6A

AMOUNT AND PERCENTAGE SPECIFIED FOR PURPOSES OF DEFINITIONS RELATING TO HIGH COST CLAIMS 10

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. 15

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”: 20

“ ‘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, 25
 - (ii) €156 in respect of an insured person aged less than 18 years insured under a relevant contract which provides for advanced cover, 30
 - (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, 35

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, 5
 - (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 10
 - (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 15

- 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. 20
- (4) *Sections 2, 4, 5 and 6* shall come into operation on 1 April 2026.

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 Chothromú Fiontar i leith aicmí áirithe daoine árachaithe ón 1 Aibreán 2026 a shonrú; do dhéanamh leasuithe áirithe eile ar an Acht sin, lena n-áirítear leasuithe a dhéanamh air d'fhonn méid an chreidmheasa úsáide ospidéal is infheidhme ón 1 Aibreán 2026 a shonrú agus d'fhonn an céatadán is infheidhme chun críocha na mínithe a bhaineann le héilimh ardchostais a shonrú; do dhéanamh leasú ar Sceideal 1 a ghabhann leis an Acht sin; do dhéanamh leasú iarmhartach ar an Acht Comhdhlúite Dleachtanna Stampa, 1999; agus do dhéanamh socrú i dtaobh nithe gaolmhara.

An tAire Sláinte a thíolaic,

18 Samhain, 2025

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 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.

Presented by the Minister for Health,

18th November, 2025

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