

An Bille Árachais Sláinte (Leasú), 2026
Health Insurance (Amendment) Bill 2026

Mar a tionscnaíodh

As initiated

[No. 116 of 2026]



AN BILLE ÁRACHAIS SLAINTE (LEASÚ), 2026
HEALTH INSURANCE (AMENDMENT) BILL 2026

Mar a tionscnaíodh

As initiated

CONTENTS

Section

1. Definition
2. Amendment of section 6B of Principal Act
3. Amendment of section 11C of Principal Act
4. Amendment of Schedule 4 to Principal Act
5. Amendment of section 125A of Stamp Duties Consolidation Act 1999
6. Short title, collective citation, construction and commencement

Health Insurance Act 1994 (No. 16)

Health Insurance Acts 1994 to 2025

Stamp Duties Consolidation Act 1999 (No. 31)

AN BILLE ÁRACHAIS SLAINTE (LEASÚ), 2026
HEALTH INSURANCE (AMENDMENT) BILL 2026

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 2027; to amend the definition of relevant date in section 6B of that Act; 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 6B of Principal Act

2. Section 6B(4) of the Principal Act is amended, in paragraph (a) of the definition of "relevant date", by the substitution of "31 March 2032" for "31 March 2027".

Amendment of section 11C of Principal Act

3. Section 11C of the Principal Act is amended, in subsection (1)(b), by the substitution of "1 April 2027" for "1 April 2026".

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 2027

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 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
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	€325
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	€1,250
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	€200
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	€1,675
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	€300
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	€1,075
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	€575
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	€2,300
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	€475
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	€1,725
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	€600

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	€2,625
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	€425
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	€600
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	€2,625
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	€425
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

".

Amendment of section 125A of Stamp Duties Consolidation Act 1999

5. 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 2027 and on or before 31 March 2027—

(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,

and

(b) in respect of relevant contracts renewed or entered into on or after 1 April 2027—

(i) €33 in respect of an insured person aged less than 18 years insured under a relevant contract which provides for non-advanced cover,

(ii) €165 in respect of an insured person aged less than 18 years insured under a relevant contract which provides for advanced cover,

(iii) €99 in respect of an insured person aged 18 years or over insured under a relevant contract which provides for non-advanced cover, and

(iv) €495 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

6. (1) This Act may be cited as the Health Insurance (Amendment) Act 2026.

(2) The Health Insurance Acts 1994 to 2025 and this Act, other than *section 5*, may be cited together as the Health Insurance Acts 1994 to 2026 and shall be construed together as one.

(3) *Sections 2*, *3* and *4* shall come into operation on such day or days as the Minister for Health may by order or orders appoint either generally or with reference to any particular purpose or provision and different days may be so appointed for different purposes or different provisions.

(4) *Section 5* shall come into operation on 1 January 2027.

An Bille Árachais Sláinte (Leasú), 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 2027 a shonrú; do leasú an mhínithe ar dháta iomchuí in alt 6B den Acht sin; do dhéanamh leasú iarmhartach ar an Acht Comhdhlúite Dleachtanna Stampa, 1999; agus do dhéanamh socrú i dtaobh nithe gaolmhara.

An tAire Oideachais a thíolaic

24 *Samhain,* 2026

Health Insurance (Amendment) Bill 2026

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 2027; to amend the definition of relevant date in section 6B of 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

24*th November,* 2026

BAILE ÁTHA CLIATH
ARNA FHOILSIÚ AG OIFIG AN tSOLÁTHAIR
Le ceannach díreach ó
FOILSEACHÁIN RIALTAIS,
BÓTHAR BHAILE UÍ BHEOLÁIN, CILL MHAIGHNEANN,
BAILE ÁTHA CLIATH 8, D08 XAO6.
Teil: 046 942 3100
r-phost: publications@opw.ie
nó trí aon díoltóir leabhar.

DUBLIN
PUBLISHED BY THE STATIONERY OFFICE
To be purchased from
GOVERNMENT PUBLICATIONS,
MOUNTSHANNON ROAD, KILMAINHAM,
DUBLIN, D08 XAO6.
Tel: 046 942 3100
Email: publications@opw.ie
or through any bookseller.

€1.27

9 781399 343510