



# Current Health Insurance Risk Equalisation System



Health insurance policies

A Stamp Duty is levied on every health insurance policy (paid by insurers)



Stamp Duty  
Collected by Revenue Commissioners

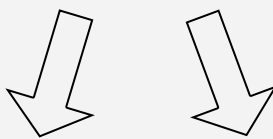


That stamp duty is transferred to a Risk Equalisation Fund

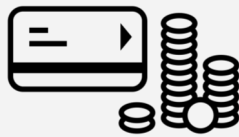


Risk Equalisation Fund  
Managed by Health Insurance Authority

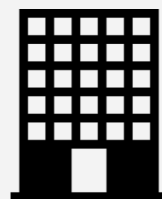
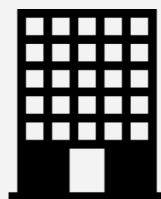
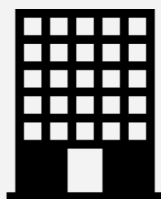
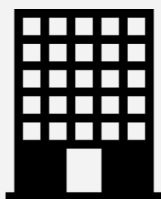
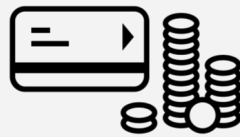
Monies paid out to insurance companies in the form of two credits



1. Hospital Utilisation Credit  
paid based on hospital stays & day cases (after claims have been settled)



2. Risk Equalisation Credit  
paid prospectively based on age, gender and level of cover of customers



Insurance companies