



Number 54 of 2015

Health Insurance (Amendment) Act 2015



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CONTENTS

Section

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

ACTS REFERRED TO

Health Act 1970 (No. 1)

Health Insurance Act 1994 (No. 16)

Health Insurance Acts 1994 to 2014

Stamp Duties Consolidation Act 1999 (No. 31)



Number 54 of 2015

HEALTH INSURANCE (AMENDMENT) ACT 2015

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 person from 1 March 2016; to amend that Act to substitute a definition of “hospital utilisation credit” for the definition of “hospital bed utilisation credit” and to specify the amount of hospital utilisation credit applicable from 1 March 2016; to make certain other amendments to that Act; to make consequential amendments to the Stamp Duties Consolidation Act 1999; and to provide for related matters. [24th December, 2015]

Be it enacted by the Oireachtas as follows:

Definition

1. In this Act “Principal Act” means the Health Insurance Act 1994.

Amendment of section 6A of Principal Act and consequential amendments

2. (1) Section 6A(1) of the Principal Act is amended—
 - (a) by the substitution of the following definition for the definition of “hospital bed utilisation credit”:

“ ‘hospital utilisation credit’ means the relevant amount payable from the Fund in respect of each hospital stay (whether on an overnight accommodation or day case basis) in private hospital accommodation, on or after 31 March 2013 if the stay is on an overnight accommodation basis and on or after 1 March 2016 if the stay is on an overnight accommodation or day case basis, by a person who is an insured person under a health insurance contract effected for any period commencing on or after the date concerned;”,
 - (b) by the substitution of the following definition for the definition of “private hospital accommodation”:

“ ‘private hospital accommodation’ means—

 - (a) accommodation in a private hospital, whether or not in a hospital bed, or
 - (b) accommodation in a publicly funded hospital where a charge is payable under section 55 of the Health Act 1970;”,

and

- (c) in the definition of “relevant amount”, by the substitution of the following paragraph for paragraph (a):

“(a) the amount concerned specified in Schedule 3 for the purposes of that definition multiplied by the number of nights on an overnight accommodation basis, or, as applicable, the number of days on a day case basis, that the insured person stayed in private hospital accommodation which fall within the hospital stay concerned referred to in that definition;”.

- (2) The Principal Act is amended by the substitution of “hospital utilisation credit” for “hospital bed utilisation credit” in each place that it occurs.

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 March 2016” for “1 March 2015”.

Amendment of Schedule 3 to Principal Act

4. (1) Schedule 3 to the Principal Act is amended by the substitution of the following for “€90.00”:

“1. For the provision of in-patient services on overnight accommodation basis - €90.00 per night.

2. For the provision of in-patient services on day case basis - €30.00.”.

- (2) Schedule 3 to the Principal Act, as amended by *subsection (1)*, only applies to a health insurance contract entered into or renewed on or after 1 March 2016 (and, accordingly, that Schedule, as in force immediately before that date, shall continue to apply to a health insurance contract entered into or renewed on or after 1 March 2015 but before 1 March 2016).

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 MARCH 2016

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

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
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	€575.00
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	€1,125.00
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	€375.00
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	€800.00
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	€900.00
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	€1,800.00
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	€675.00
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	€1,300.00
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	€1,175.00
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	€2,550.00

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	€850.00
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	€1,900.00
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	€1,550.00
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	€3,375.00
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	€1,100.00
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	€2,375.00
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	€1,775.00
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	€4,150.00
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	€1,250.00
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	€2,775.00

”

Amendment of section 125A of Stamp Duties Consolidation Act 1999

6. 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 January 2016 and on or before 29 February 2016—
 - (i) €80.00 in respect of an insured person aged less than 18 years insured under a relevant contract which provides for non-advanced cover,
 - (ii) €135.00 in respect of an insured person aged less than 18 years insured under a relevant contract which provides for advanced cover,
 - (iii) €240.00 in respect of an insured person aged 18 years or over insured under a relevant contract which provides for non-advanced cover, and
 - (iv) €399.00 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 March 2016—
 - (i) €67.00 in respect of an insured person aged less than 18 years insured under a relevant contract which provides for non-advanced cover,
 - (ii) €134.00 in respect of an insured person aged less than 18 years insured under a relevant contract which provides for advanced cover,
 - (iii) €202.00 in respect of an insured person aged 18 years or over insured under a relevant contract which provides for non-advanced cover, and
 - (iv) €403.00 in respect of an insured person aged 18 years or over insured under a relevant contract which provides for advanced cover.”.

Short title, commencement, collective citation and construction

7. (1) This Act may be cited as the Health Insurance (Amendment) Act 2015.
- (2) *Sections 2, 3, 4 and 5* come into operation on 1 March 2016 and *section 6* comes into operation on 1 January 2016.
- (3) The Health Insurance Acts 1994 to 2014 and this Act (other than *section 6*) may be cited together as the Health Insurance Acts 1994 to 2015 and shall be construed together as one Act.