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*Number 24 of 2020*

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**Health Insurance (Amendment) Act 2020**

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[No. 24.]

*Health Insurance (Amendment) Act 2020.*

[2020.]

ACTS REFERRED TO

Health Insurance Act 1994 (No. 16)

Health Insurance Acts 1994 to 2019

Stamp Duties Consolidation Act 1999 (No. 31)



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Number 24 of 2020

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## HEALTH INSURANCE (AMENDMENT) ACT 2020

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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 2021; to amend that Act to specify the amount of the hospital utilisation credit applicable from 1 April 2021; to make a consequential amendment to the Stamp Duties Consolidation Act 1999; and to provide for related matters.

[16th December, 2020]

**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 2021” for “1 April 2020”.

### Hospital Utilisation Credit – amendment of amount specified

3. (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’

1. For the provision of in-patient services on overnight accommodation basis – €125 per night.
  2. For the provision of in-patient services on day case basis – €75.”.
- (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 2021 (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 2020 but before 1 April 2021).

**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 2021

<b>Class of Insured Person</b>	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	€350
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	€1,025
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	€550
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	€550
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	€400
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	€1,150
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	€825
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	€2,500
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	€625
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	€1,800
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	€1,025
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	€3,150
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	€700
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	€2,250



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	€1,250
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	€3,750
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	€825
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	€2,550

”.

#### **Amendment of section 125A of Stamp Duties Consolidation Act 1999**

5. 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 2020 and on or before 31 March 2021—
- (i) €52 in respect of an insured person aged less than 18 years insured under a relevant contract which provides for non-advanced cover,
  - (ii) €150 in respect of an insured person aged less than 18 years insured under a relevant contract which provides for advanced cover,
  - (iii) €157 in respect of an insured person aged 18 years or over insured under a relevant contract which provides for non-advanced cover, and
  - (iv) €449 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 2021—

- (i) €52 in respect of an insured person aged less than 18 years insured under a relevant contract which provides for non-advanced cover,
- (ii) €150 in respect of an insured person aged less than 18 years insured under a relevant contract which provides for advanced cover,
- (iii) €157 in respect of an insured person aged 18 years or over insured under a relevant contract which provides for non-advanced cover, and
- (iv) €449 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**

6. (1) This Act may be cited as the Health Insurance (Amendment) Act 2020.
- (2) (a) *Section 5* shall come into operation on 1 January 2021.
- (b) *Sections 2, 3 and 4* shall come into operation on 1 April 2021.
- (3) The Health Insurance Acts 1994 to 2019 and this Act (other than *section 5*) may be cited together as the Health Insurance Acts 1994 to 2020 and shall be construed together as one.