

Customer Value – FAQs

How much will my rebate be?

Customers with Private Hospital cover (Advanced Plans) will receive between 36% and 60% of their monthly premium back, and those on Plans with largely Public hospital cover (non-Advanced Plans) between 17% and 21%, depending on their specific policy and including the Government levy which is still payable for the period. The rebate is being introduced for all customers and follows temporary changes to how the health system will operate as a result of the Covid-19 emergency.

Over the coming weeks, we will be contacting every policyholder individually to let them know how much their rebate will be.

Why am I not getting my full month's premium refunded to me?

There are different factors that make up your premium some of which will not change during this period:

1. The government health insurance levy is required by legislation to still be paid during this period. The cost of the levy for policies that renewed before April 1st is €444 for an advanced plan (with more than 66% access to any Private Cover) and €177 for a non-advanced plan (which provides for largely public hospital cover).
2. Health insurance customers will continue to be charged, (through their health insurer) for treatments for private care in public hospitals; psychiatric care - both inpatient and outpatient; maternity care and a range of other services. In addition, health insurance customers will pay the statutory public hospital charge if attending the 18 Private hospitals that are now part of this agreement.

How will I get my rebate?

This depends on how you currently pay your premium.

If you pay by direct debit, the rebate will be applied retrospectively to premiums paid by customers for April, May and June and will be offset against premiums due in the following months.

If you paid your premium by credit card or cheque, you will get a rebate by cheque.

I'd prefer my rebate to be paid directly into my bank account

Unfortunately, we can't facilitate this.

If you pay by direct debit, your rebate will be off-set against your premiums due in the following months.

If you paid your premium by credit card or cheque, you will get your rebate by cheque.

When will I get my rebate?

The timing is yet to be confirmed but we will contact you directly, over the coming weeks, to let you know the amount we will be returning to you personally and how and when you will get this rebate.

How will you be contacting me to tell me what my specific premium rebate is?

If you have provided us with your email address, we will send you this information in an email. If we don't have your email address, you will receive a letter in the post. If you paid your premium by cheque or credit card, you will receive a letter by post.

What if the situation continues? Will you extend the rebate?

The premium reduction is expected to be in place for the three months that the private hospitals will operate as part of the public health system. Should access to private hospital treatments remain restricted or if claims experience differs during or after this initial period, there is potential for further adjustments.

Is there any value in having health insurance at the moment?

Although there will be a reduction in private treatments during this period, we expect treatment for conditions that are considered critical and/or time dependent by a Medical Consultant will still happen.

We also expect that once the situation improves, routine medical treatment will re-commence.

You can continue to access the benefits from your health insurance including unlimited 24/7 access to our Digital Doctor, Nurse on Call and Healthy Minds services.

I can no longer afford my health insurance - what payment supports can you offer?

If you are experiencing financial difficulties associated with this current pandemic, email heretohelp@irishlifehealth.ie and we'll call you to discuss alternative payment options.

What is the Government health insurance levy?

The Government health insurance levy is a stamp duty which health insurers must pay to the Revenue Commissioners on each health insurance plan sold. The government levy is paid into a central fund and is redistributed by the Government to maintain a health insurance system where a person's age or health does not determine the level of premium they pay.

The levy makes up a significant portion of your premium and is still payable through this period. The cost of the levy for policies that renewed before April 1st is €444 for an advanced plan (with more than 66% access to any Private Cover) and €177 for a non-advanced plan (which provides for largely public hospital cover).

What is an advanced plan?

An advanced plan is a plan which covers you for mostly private hospital care. A plan must provide more than 66% cover in private hospitals to be considered an advanced plan. Members on an advanced plan will pay a higher premium than those on a non-advanced plan.

What is a non-advanced plan?

A non-advanced plan is a plan which covers you for mostly public hospital care. A plan must provide less than 66% cover in private hospitals to be considered a non-advanced plan. Members on a non-advanced plan will pay a lower premium than those on an advanced plan.

What if I just recently bought a policy – will I get the rebate?

The refund will apply to Irish Life Health members who have paid their premium for any of the months of April, May and/or June.

Will I get the rebate if I buy a policy now?

Yes, the refund will apply to Irish Life Health members who have paid their premium for the months of April, May and/or June.

What is the Coronavirus Programme?

The Coronavirus Programme is managed by CentricGP healthcare professionals. This service is an additional support for those with symptoms of the Coronavirus infection and provides unlimited access to an online monitoring platform. Once accepted to the programme, you track your symptoms daily through the app and a clinical team monitors these symptoms, 7 days a week, and contacts you if they believe you require testing or treatment.

Visit <website> for more information.

What is a virtual appointment?

A virtual appointment may happen for non-Covid related illnesses if you cannot attend a healthcare provider in person. For example, if you are cocooning at home, you may decide to have a phone consultation with your G.P. instead of attending the G.P. surgery in person.

Virtual appointments across many specialities including maternity, paediatrics and mental health can now be claimed back through your day to day benefits (in line with your Plan benefits).

How can I submit a claim for a virtual appointment?

Until June 30th, we will be accepting claims for virtual appointments. The process for claiming remains the same. You can submit your receipts through your online account. Receipts must show:

- >>The amount paid;
- >>The full name of the member receiving treatment and their date of birth;
- >>The date the treatment was received;
- >>The type of practitioner that you attended;
- >>The name, address and qualifications of the practitioner providing the care, on the practitioner's headed paper.