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15th December 2014

EACH MEMBER OF THE SOCIETY

CHANGES TO HEALTH INSURANCE LEGISLATION

Over the past twelve months or so there have been substantial changes to the various pieces of legislation governing the Private Health Insurance market in Ireland. They will have an effect on the way health services are delivered to patients, particularly in the Public Hospital system throughout the State and on premiums payable by holders of private health insurance. I will set out briefly the main changes being implemented or proposed as follows;

Health (Amendment) Act 2013

This Act which took effect from 1st January 2014 introduced the concept of **Single Occupancy** and **Multi Occupancy** rooms in public hospitals and removed the old private room, semi-private room and public ward concept. A patient can now be accommodated in a Single Occupancy room (private room) or Multi Occupancy room which can have four or six or indeed twenty beds. It also provided that where a holder of private health insurance **waives** their entitlement to be treated as a public patient and **requests** to be treated as a private patient, the public hospital is obliged to bill your health insurer for your accommodation, irrespective of you being in a two, four or twenty bed ward or indeed on a trolley, therapy chair or a recliner chair anywhere in the hospital. As you are aware, the Society always provided cover for Semi Private accommodation so this will in future be known as Multi Occupancy cover. If you opt for a Single Occupancy room you will be liable for the additional fee over the Multi Occupancy charge as was the case in the past.

Of concern also is the fact that members of the Society like all other citizens pay the required health contributions through PRSI to gain entitlement to treatment as a public patient in HSE hospitals if that is their choice. There is evidence that some hospitals are insisting that patients admitted through A&E departments use their private health insurance in circumstances where the patient is content to be treated as a public patient. If you are content to be treated as a public patient, you should insist on your right to be so treated and should not be coerced to do otherwise. Likewise, you are fully entitled to use your private health insurance and request to be treated as a private patient.

There is ongoing interpretation and re-interpretation of this Act by the Department of Health and the HSE throughout the year and it is therefore difficult for insurers to determine its full impact on their finances other than to say that our costs in public hospitals are increasing much faster this year than in the past which if it continues will eventually lead to premium increases to members.

Health Insurance (Amendment) Bill 2014.

This Bill provides for discounts on medical insurance premiums for young people from 18 to 26 years of age. The measure is to be welcomed as it will make medical insurance more affordable for young people joining An Garda Síochána and the idea is to convince them to take out health insurance at a younger age. It terms also apply to the older children of our members and removes the current requirement to be in full time education and dependant on their parents to receive a discount. The difficulty with it from the Society's point of view is that it sets down in law the minimum and maximum levels of discount that can be applied and in some cases the Society is currently giving greater discounts than those proposed in this Bill. It will mean that young adults aged 21 and 22 years of age will have to pay an increased premium than currently applies with the Society and those aged 23, 24 and 25 years of age will see a reduction in their current premium. The Bill provides for a commencement date of 1st May 2015 for renewals arising after that date. So, these changes will not affect the Society's members until the next occasion we are adjusting premiums and benefits which will hopefully be in the latter half of next year.

Late Entry Loadings

This provision from the Health (Amendment) Act 2013 will commence on 1st March 2015 and mandatorily requires Medical Insurers to apply a 2% per annum loading on premiums of people who take out health insurance for the first time from age 35 onwards. A person taking out their first medical insurance policy at say 40 years of age will pay a loading of 12% on the normal premium applicable to the policy they are buying. The loading when levied, applies for the rest of your life. It is therefore very important for young Gardai or your adult children approaching 35 years of age to commence health insurance before next March to avoid these loadings. This measure is intended to encourage people to take out health insurance at a younger age which is to be welcomed.

Out Patient MRI and CT scans

The Society provides cover for MRI and CT scans on either a Consultant or GP referral to a maximum of €200 for MRI and €200 for a CT scan. If you avail of the scan at one of the centres outlined below, the Society will pay the centre directly and in full. The following are the contact numbers if you are booking a scan or visit their websites for more information. (Note – some centres provide MRI only and some CT only)

See www.medicalaid.ie for phone details etc.

ALLIANCE MEDICAL SCAN CENTRES

Barrington's Hospital, Limerick	061 490590	Portiuncula Hosp, Ballinasloe	0909 624653
Bon Secours Hospital, Tralee	066 716 4500	Mercy Hospital, Cork	021 493 5004
Clane General Hospital	045 989750	Enniskillen, N.I.	0044(0) 28663 82249
Lourdes Hospital, Drogheda	041 980 5700	Northwest Hospital, Derry	0044(0) 28777 65960
Charter Med, Smithfield, Dublin	01 657 9001	Mahon, Cork	021 601 3256

EUROMEDIC IRELAND SCAN CENTRES

Charlemont, Dublin	01 418 8400	Dundrum, Dublin	01 213 5959
The Elysian, Cork	021 431 9995	Santry, Dublin	01 862 7333
Sligo General Hospital	071 913 6868	Kilkenny City	056 777 0602

OTHER SCAN PROVIDERS.

Merlin Park Imaging, Galway	091 761850	Scancor, CUH, Cork	021 434 1155
Southscan, Cork	021 432 2632	Aut Even Hosp, Kilkenny	056 777 5275
Beacon Hospital, Dublin	01 293 8651	Vista Imaging, Naas	045 881184
Mayo Radiology, Castlebar	094 904 2440	Beaumont Clinic	01 837 5372
St James Radiology Group	01 473 0423	Bon Secours, Glasnevin	01 806 5368/16
Whitfield, Waterford	051 337400	Limerick Clinic	1890 784 000
St Francis Hosp, Mullingar	044 938 5381		

Cheque Payments to Members

The Committee is considering discontinuing cheque payments due to the cost involved of over €2 per payment. To avoid delay in payment of your next claim, please provide your Credit Union/Bank Account details on the claim form and your payment will be made directly into your account.

On behalf of the Committee of St Pauls Garda Medical Aid Society, I would like to wish you and your families a happy and contented Christmas and a prosperous and healthy 2015.



OWEN CONNELL
SECRETARY