



Review of Benefits and Subscriptions - 2013.

To Each Member of the Society.

7th December 2012.

The Management Committee of the Society being conscious of the financial pressures experienced by all our members during this prolonged financial crisis, succeeded in avoiding an increase in subscriptions at renewal in July 2012. The last increase of 3.6% was applied **three years ago** in 2010 with no diminution of benefits during the intervening period. This is in stark contrast to the other insurers in the market who applied substantial increases during the same period for a comparable plan as follows;

- VHI – **58% increase** over the 3 years plus a further 3% increase applying from Nov 2012.
- LAYA – **42% increase** in premiums over the past 3 years. (Further Increases of up to 14% have been announced and are to apply from 1.1.2013)
- AVIVA – **46% increase** over the same three years including a 7% increase last month.

The above three insurers have given clear signals that there will be further increases in their premiums during 2013 due to medical inflation etc. In addition they are applying co-payment arrangements to their customers for many inpatient hospital procedures such as a **€2000.00 upfront payment prior to orthopaedic procedures on hips, knees or shoulders**. Many ophthalmic eye procedures now have **20% shortfalls** which must be discharged by the patient prior to surgery. Of late, outpatient cancer treatment in private hospitals is also requiring co-payments by the patient, all of which can add further stress on people who are already stressed from health concerns. The Society has avoided going down the road of co-payments for inpatient acute medical care and intends to continue this course of action for the foreseeable future.

Despite the fact that the Society is paying out an average of €5.2 million per month or €62 million per annum in respect of member's medical treatment the Management Committee has decided **not** to apply an increase in subscriptions at renewal on 1st July 2013. However, the Committee wish to stress that they cannot maintain this position for much longer as our only source of income is from subscriptions and an increase will more than likely become inevitable at renewal in 2014. Suffice to say, that it will only be applied if it is absolutely necessary and at the minimum rate necessary to maintain sufficient funds to cover the cost of the medical treatments of our members and their families. It is expected that the Minister for Health will shortly announce increases in the charges for Semi Private Accommodation in Public Hospitals and Inpatient Hospital Levy charges to apply in 2013 and as always the Society will cover this extra cost from the date of its application.

Membership Numbers.

There are always rumours circulating of the Society losing some of its membership – this is untrue. The Society currently looks after the medical insurance needs of 51,132 people made up as follows;

Serving Members – 12,785 Retired Members – 8,525 Partners – 12,618 Children – 17,204

The Committee has monitored membership movement since January 2009 at the outset of this crisis when it stood at 50,690 as compared to 51,132 now and no Garda recruitment in the meantime.

Payment of benefits into Credit Unions/Bank Accounts.

The Committee has over the past few years encouraged members to switch over to electronic payment of benefits into their Garda Credit Union or Bank Account to defray the Society's costs of €1.50 per

payment by cheque including postage. In addition the Banks are pushing to remove cheques from the system because of cost and security issues. There has been an excellent response with over 17,500 members now benefitting from earlier payment of their claims. The remaining 4000 members are earnestly requested to now consider switching in order to reduce costs – just email, fax or send a note to the office with your Name, Garda Number, Credit Union or Bank Sort Code and Account Number – it is as simple as that. The Committee has decided that from **1st April 2013 payment of benefits by cheque will only be available on two occasions each year** whereas electronic payments are available monthly. Please arrange to sign up for this speedier service at less cost to you and the Society before 1st April 2013 to avoid delay in claim payments.

Haemochromatosis.

If you have haemochromatosis, the Society will pay the following fees for the treatment procedure which is known as Venesection or Phlebotomy;

1. The full G.P. charge for the service of approximately €120. Some G.P.'s do not provide this service but you should check with all G.P.'s in your area to locate a convenient provider.
2. The outpatient charge of €75 for the procedure in a **public hospital as a public patient.**
3. The full charge as agreed with the Society in some Private Hospitals.
4. If you go to a Public Hospital as a private patient for this service which takes less than 30 minutes, **the current day case rate is charged which can be an incredible €899.**

We would request members as far as possible to avoid this latter course of action. **The ideal solution is to identify a G.P. in your general area to carry out the procedure or attend as a public patient in your local public hospital.**

Accident and Emergency in Private Hospitals.

The Committee wishes to remind members that the Society contributes €75 towards the cost of attending Accident and Emergency Departments in Public or Private Hospitals. If you choose to attend A & E in a private hospital – you will have a substantial financial shortfall of at least €100 and up to €300 which you will have to pay compared to a €25 shortfall in A&E in a public hospital. The choice is yours, but all claims must be assessed equally – i.e. we will pay €75 towards the cost.

New PET/CT Scanner in Cork.

The Society has a contract with Alliance Medical (021 4922346) who are the operators of this new long awaited scanner used in the treatment of cancer patients at Cork University Hospital. This will remove the necessity of our members in the Greater Munster area travelling to Dublin for this scan.

New MRI/CT/Ultrasound/ECG/Blood Monitor Providers – Bons, Glasnevin.

The Society has agreed a contract with Bons Secours Hospital, Glasnevin, Dublin (8065316 & 8065368) for the above scans at very competitive prices. Just ring and book your scan and the Society will settle the account directly with the hospital – no payment required from you.

Treatment in Public Hospitals.

The Government has indicated that it intends introducing a new Universal Health Insurance System in the coming years but there is a marked shortage of detail so far. Of more concern is the fact that members of the Society like all other citizens pay the required health insurance 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 have attempted to insist on members using their private insurance in circumstances where the member was content to avail of the public system and we would ask members to be conscious of this when attending public hospitals for treatment.

Reminder – Scheme to cover Member's Sons/Daughters - 23 to 27 years.

Just to remind you that your son/daughter can remain on cover and receive full benefits with the Society at the full adult subscription rate from age 23 years up to their 27th birthday. Application form is available from the office or on the website at www.medicalaid.ie.

Annual General Meeting 2013

The A.G.M. of the Society will take place on **Wednesday 24th April 2013**. Motions for discussion at the A.G.M. should be forwarded to the Secretary by Friday 8th March 2013.

Website and Members Guide to Benefits and Subscriptions.

The Committee wishes to remind members of our website at www.medicalaid.ie. It provides detailed information on benefits/subscriptions/rules etc and you can print all claim forms. Visit the **Claims Records Section** to view your claims for the past 5 years and to see if you maybe entitled to a refund of Income Tax in respect of medical expenses not paid by the Society.

Please provide us with your email address so as we can speedily address queries on claims with you and avoid delay in payment in having to return claims to you by post.

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 2013.

JOHN FAHY.
SECRETARY.