

## Review of Benefits and Subscriptions 2012.

To Each Member of the Society.

8<sup>th</sup> December 2011.

Since the start of this extra ordinary financial crisis the Committee of the Society is doing everything possible to control costs including administration costs at **1.4%** of income as compared to **8%** with other insurers, with the expressed aim of avoiding where possible the application of subscription increases so as to alleviate the financial pressure on our members. The chart below outlines the percentage premium increases applied by the other medical insurers over the past few years compared to that applied by the Society for a comparable hospital inpatient health insurance policy. This comparison does not take account of the far superior Out Patient cover provided by the Society to its members as outlined below.

Year	VHI Plan B Options	Quinn Health Essential Plus	Aviva Level 4	Garda Medical Aid
2008	9%	18%	10.5%	8%
2009	23%	16%	19%	7.5%
2010	15%	15%	12%	3.6%
2011	47% (incl 2% on 22nd Nov)	6%	14%	0%
2012	????	12%	????	0% hopefully
<b>Total</b>	<b>94%</b>	<b>67%</b>	<b>55.5%</b>	<b>19.1%</b>

The variance in the increases applied by the three public insurers as against that of the Society is startling to say the least. This has resulted in many people having no choice but to abandon private health insurance altogether on affordability issues and rely on an already over burdened public hospital system. The HSE is continuously announcing reductions in services with ward closures and ever lengthening waiting lists for urgent medical procedures. Another important point to note is that VHI, Quinn and Aviva now apply a shortfall of 20% on practically all of their policies for many **orthopaedic and ophthalmic** procedures such as knee and hip replacement and cataract operations in private hospitals. This means that their members must rely on the public system for these procedures or be prepared to pay the shortfall which can be €100's to €1000's depending on the operation. No such restriction applies with the Society for any of these procedures which are covered in full.

***The Committee in keeping with its aim as mentioned above did not apply any increase in 2011 and has now decided not to apply a subscription increase in January 2012 and to continuously monitor our financial performance during the course of the year. They will only apply an increase if and when it is forced upon them due to financial pressures arising from increases in accommodation charges applied to insurers by the Minister for Health or increases in other medical costs in public or private hospitals. The Society must have sufficient funds to meet the medical bills of its members and regrettably our only source of income is from you the membership of the Society.***

The Society provides benefit towards the cost of the following medical expenses which are not covered by **any** of the other insurers; (a) Monthly Drugs Bill (b) Dental Treatment including extractions, fillings, sealing, root treatment, x rays, crowns, bridging etc (c) Orthodontic Treatment (d) Optical Eye Laser and Spectacles (e) Public and Private A&E Charge (f) Hearing Aids/Wheelchairs (g) IVF Treatment (h) Outpatient MRI & CT scans on GP referral (I) Speech Therapy/Acupuncture/Osteopathy/Chiropractic.

These additional benefits over and above other insurers will cost the Society over €11 million in 2011.

The Committee has approved the following if they arise;

- Cover the increase in the cost of a semi private room in a Public Hospital which has not been announced by the Minister for Health at the time of going to print but has been flagged in the media.
- Cover the cost of increases being applied by the various Private Hospitals.

An ominous development is the indication by the Minister for Health that he is proposing primary legislation to allow public hospitals to charge medical insurers where their members are admitted to a public bed in a public ward. The VHI has indicated that this proposal could result in premium increases of up to 50%. If this proposal goes ahead, it will have implications for the Society's finances also.

### **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 €300 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 and you will not have to pay upfront. 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)

#### **Alliance Medical Scan Centres**

Barrington's Hospital, Limerick	061-490590	Portiuncula Hosp, Ballinasloe	- 0909-624653
Bon Secours Hospital, Galway	091-750900	Bon Secours Hospital, Tralee	- 066 -7164500
Clane General Hospital	045-989750	Enniskillen, N.I.	- 0044(0)2866382249
Lourdes Hospital, Drogheda	041- 9805700	Northwest Hospital, Derry	0044(0)2877765960
Tullamore General Hospital	057-9358337	Charter Med, Smithfield, Dublin	- 01-6579001
Mercy Hospital, Cork	021-4935004		

#### **Euromedic Ireland Scan Centres**

Charlemont, Dublin -	01-4188400	Dundrum, Dublin -	01-2135959
The Elysian, Cork -	021-4319995	Santry, Dublin -	01-8627333
Sligo General Hospital -	071-9136868	Kilkenny -	056-7770602

#### **Other Scan Providers.**

Merlin Park Imaging, Galway -	091-761850	Scancor, CUH, Cork -	021-4341155
Southscan, Cork -	021-4322632	Aut Even Hosp, Kilkenny -	056-7775275
Beacon Hospital, Dublin -	01-2938651	Vista Imaging, Naas -	045-881184
Mayo Radiology, Castlebar -	094-9042440	Beaumont Clinic -	01-8375372
St James Radiology Group -	01-4730423	Mount Carmel Radiology -	01-4063443
Whitfield, Waterford -	051-337400	Blackrock Clinic -	01-2832222
Galway Clinic-	091-785000		

### **Haemochromatosis.**

If you are one of the 8% of the Irish population who are potential haemochromatosis or iron overload sufferers and are removing regular blood samples to reduce the iron level, I confirm that the Society will pay the following fees for this procedure which is known as Venesection or Phlebotomy;

- The full G.P. charge for the service of approximately €100. Some G.P.'s do not provide this service but you should check with all G.P.'s in your area to locate a provider.
- The full outpatient charge of €75 for having the procedure in a public hospital as a public patient
- The full charge as agreed with the Society in some Private Hospitals.

**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 is an incredible €899 from 1.1.2011. We would request members as far as possible to avoid this latter course of action, however if there is no alternative in your area, the Society will cover the cost in full. The ideal situation would be to identify a G.P. to carry out the procedure for you on each occasion or as a public patient in your local hospital.**

**Information on Maternity Services in Dublin Area. (Not available elsewhere).**

The teams of Gynaecologists in the Rotunda, Holles St, The Coombe and the National Maternity Hospital offer their services to mothers attending them at a much reduced rate compared to engaging a gynaecologist on an exclusively private basis. The mother will have all her regular check up's, scans and delivery with a Gynaecologist from the group, but will not be guaranteed the same person on each occasion. The advantage to you is a financial one in that the Society's grant will cover the Gynaecologist fees charged. As you are aware the Society covers a semi private room for the duration of the confinement and covers in full the Anaesthetist and Paediatrician fees if availed of – so by availing of the above service, all of the above costs associated with a pregnancy and delivery will be covered by the Society and you will not have a balance bill to pay for Gynaecologist fees, saving you €2000 to €3000.

The above is by way of information only and there is no compunction on you to avail of this service and mothers may engage a Gynaecologist privately as here to fore and our normal grant of €1760.00 applies.

**Electronic Payment of Benefits into your Garda Credit Union or Bank Account.**

As the banks have increased cheque costs the Committee are urging you to forward to us your Garda Credit Union or Bank Account **Number and Sort Code** so as we can pay claims directly into your account and avoid cheque and post costs of €1.50 per claim. A small number of members have not signed up as yet and the Committee may have to impose a charge to cover these costs in 2012 – so **PLEASE** send your **Garda Credit Union or Bank** details.

**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. Current adult rate is €25.77 per week. Application form available from the office or on the Society's website at [www.medicalaid.ie](http://www.medicalaid.ie).

**Annual General Meeting 2012**

The A.G.M. of the Society will take place on **Wednesday 25th April 2012**. Motions for discussion at the A.G.M. should be forwarded to the Secretary by Friday 9<sup>th</sup> March 2012.

**Vacancy for Trustee.**

A vacancy for a position of Trustee of the Society which is open to all members will be filled at the AGM in 2012 – see the provisions of Rule 56 of the Society's rules concerning the method of nomination for the position. Nomination process will conclude at a meeting of the Committee on 22<sup>nd</sup> March 2012. View and/or print the rules on our website at [www.medicalaid.ie](http://www.medicalaid.ie) or apply to the office for a copy.

**Website and Members Guide to Benefits and Subscriptions.**

The Committee wishes to remind members of our website at [www.medicalaid.ie](http://www.medicalaid.ie) which provides detailed information on benefits/subscriptions/rules etc and allows you to print all 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.

**Please provide us with your own email address so as we can speedily address queries on claims with you and avoid having to return your claims – hence your claim will be processed and paid more quickly.**

*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 2012.*

JOHN FAHY.  
SECRETARY.