

Waiting Periods For The Major Irish Health Insurance Providers



IHI Group
Empowering Evolution

Irish Health Insurance Market – New Entrant Waiting Periods

When you take out health insurance **for the first time**, you may have to serve waiting periods before you are fully covered, but accident and injury will be covered immediately. The maximum waiting periods are:

New Customer Maximum Waiting Periods			
Accident and Injuries	Illnesses that commence after you join	Illnesses that commence before you join	Maternity related claims
None	26 weeks	5 years	52 weeks

Once you serve these waiting periods you will not have to serve them again if you switch to another insurer, as long as you haven't had a break in cover of more than 13 weeks. If you switch insurers while you are serving new customer waiting periods, the amount of time served with the first insurer will be taken into account and you will finish off your waiting periods with the new insurer. You will only have to serve additional waiting periods if you switch to a plan with higher benefits. See the HIA (Health Insurance Authority) [section on switching](#) for further details.

Infants born to policy holders will not serve a waiting period if they are added to a policy within 13 weeks of their date of birth.

From 1 May 2015 a pre-existing condition is defined as:

"Pre-existing condition" means an ailment, illness or condition, where, on the basis of medical advice, the signs or symptoms of that ailment, illness or condition existed at any time in the period of 6 months ending on the day on which the person became insured under the contract.

Current Market Practice

Vhi

Waiting periods for new customers				
Age	Outpatient Medical Expenses	Day to day medical expenses	Inpatient New Condition	Inpatient Pre-existing Condition
Under 50	None	None	26 weeks	5 years
50+	None	26 weeks	26 weeks	5 years

Irish Life Health

Waiting periods for new customers				
Age	Outpatient Medical Expenses	Day to day medical expenses	Inpatient New Condition	Inpatient Pre-existing Condition
Under 55	None	None	26 weeks	5 years
55+	None	26 weeks	26 weeks	5 years

Laya Healthcare

Waiting periods for new customers			
Age	Outpatient Medical Expenses	Inpatient New Condition	Inpatient Pre-existing Condition
All age groups	None	26 weeks	5 years