



**Irish Life**  
**health**

**Understanding  
the health  
care system  
in Ireland**



[www.irishlifehealth.ie](http://www.irishlifehealth.ie)

# The Health Insurance System

## IRELAND HAS A PUBLIC AND PRIVATE HEALTH CARE SYSTEM

### PUBLIC

Managed by a public body, the Health Service Executive (HSE)

You can choose between two sources of health care



### PRIVATE

Treatments and services provided by a network of private hospitals & clinics. Treatment for private patients is also available in public hospitals.

NOTE: Both systems aren't completely separate. If you have private health insurance you could be treated by the public health care system, e.g. in an emergency.

This booklet explains the key differences between both systems. In particular, it outlines how health insurance works and what it covers you for.

## What's the difference between public and private health care?

### Treatment for public health care patients who don't have private health insurance

- > Even within the public health care system, you will still have to pay for your hospital stay if you don't have a Medical Card.
- > Medical Cards are only given to certain individuals whose income is below a certain level or who have a long-term illness.
- > If you have a medical card, you will not be charged for any visits to a hospital or to your local community doctor. In Ireland, a local doctor is referred to as a 'General Practitioner' (or a GP for short).
- > If you do not have a medical card you will need to pay for visits to your GP. The charge for a GP visit is usually between forty and sixty euros (€40 - €60). A visit to the emergency department in a public hospital is €100. However, if you are referred to the emergency department by a GP or admitted overnight, you will not be required to pay this €100.
- > If you do not have a medical card and are admitted to stay overnight you will need to pay €80 per day (for a maximum of 10 days).



Public health care is available to all residents of Ireland. However, it may have some disadvantages:

- > If you aren't covered by health insurance, you may have to wait a longer time for medical treatment.
- > You have less choice of consultants.
- > Although your treatment will be overseen by a consultant, the administration of care may be delivered by their team rather than the consultant themselves.
- > You only have access to public hospitals. Public patients don't have access to private and high-tech hospitals, unless they pay themselves.
- > You have to pay for primary treatment without the ability to potentially reclaim against your insurance plan. This includes professionals such as GPs, dentists and opticians.

## Treatment for private health care patients

If you are a private health care patient covered by health insurance, you can look forward to:

- > Faster access to diagnostic investigations and subsequent treatments through your choice of consultant.
- > Access to public and private hospitals depending on the level of your plan (including high-tech hospitals – see following page).
- > The cost of your treatment being paid either in full or part by your insurer.
- > You have more choice of your consultants.
- > Refunds on everyday medical costs such as GP charges depending on the level of your plan.

## Types of Hospitals in Ireland

### THERE ARE TWO TYPES OF HOSPITALS IN IRELAND

Depending on your health insurance cover, you have access to both

#### PUBLIC (HSE funded)



##### PUBLIC HOSPITAL

You can stay in either a public ward, a semi-private room or a private room depending on the capacity of the hospital.

#### PRIVATE (Privately owned and funded)



##### PRIVATE HOSPITAL

You can stay in either a semi-private room or a private room depending on your cover.



##### HIGH-TECH HOSPITAL

'High-tech' hospitals include the Blackrock Clinic, Mater Private Dublin and Beacon Hospitals. They offer access to advanced equipment & treatments.

# The Health Insurance System

## Accessing hospitals if you're ill

### The first step if you are ill

Unless it's an emergency, GPs are the gateway to the Irish hospital system. If you need any hospital service, your GP will usually refer you to the place or person you require.

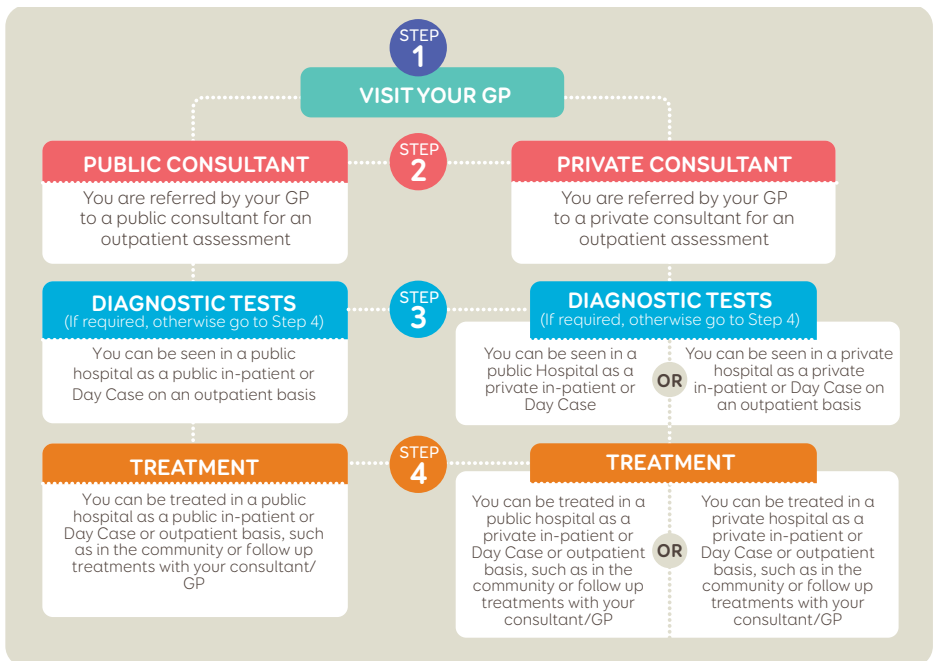
- > For example, if an X-ray, blood test, scan or other procedure is required, your GP will tell you where you should go. He or she will also provide you with a letter of referral.
- > Similarly, your GP will refer you to a consultant if you need special expertise.

However, for other treatments such as physiotherapy, you can go directly to someone who provides the service you require.

### Public or private hospital treatment - the choice is yours

If you need to see a consultant, you can go as either a public or private patient. You should always check your Irish Life Health policy to confirm what you are covered for.

The diagram below outlines your route to care.



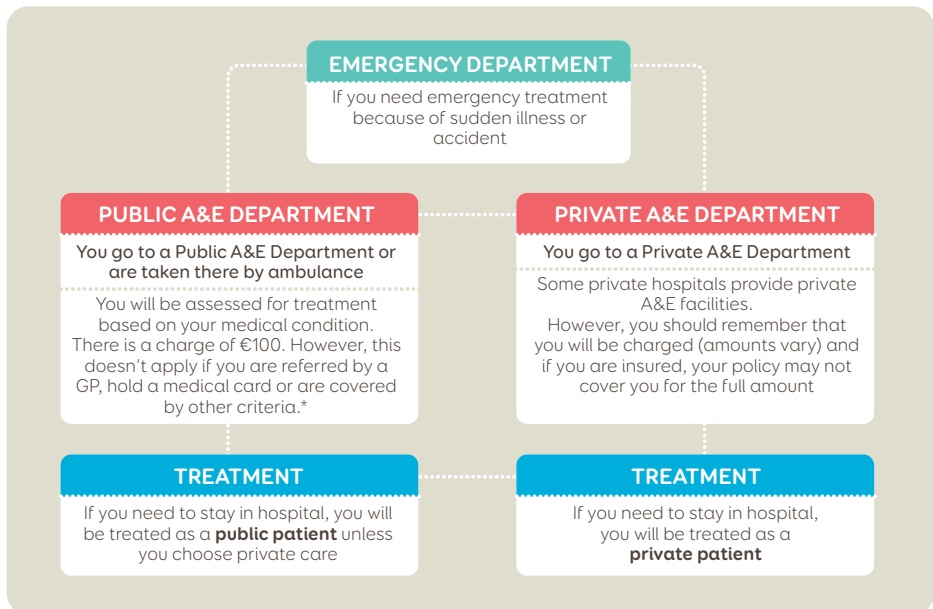


## Accessing hospital care in an accident or emergency

If you have an accident or sudden ill health, you can either go to a hospital's Emergency Department (sometimes referred to as ED or A&E) or be taken there by ambulance. You may also go to a privately owned Minor Injury Clinic.

If you attend a 24-hour Public Emergency Department, you'll be treated depending on the urgency of your condition. Your level of health insurance cover won't be taken into account at this point.

Some private hospitals now have Emergency Departments. However, these aren't always available 24 hours a day. You should also check your policy to see exactly what it covers you for. It's possible that you may not be covered until you're actually admitted to hospital.



\*The charge of €100 does not apply to the following groups: medical card holders; people who are admitted to hospital as an in-patient as a result of attending the casualty department (you will then be subject to in-patient charges); people receiving treatment for prescribed infectious diseases; children up to 6 weeks of age; children, in respect of the following diseases and disabilities: "mental handicap, mental illness, phenylketonuria, cystic fibrosis, spina bifida, hydrocephalus, haemophilia and cerebral palsy"; children referred for treatment from child health clinics and school health examinations; people who are entitled to hospital services because of EU regulations; women receiving maternity services and people with Hepatitis C.

# The Health Insurance System

## What are the charges in the health care system?

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As highlighted earlier, the amount you are charged for medical care in Ireland depends on many factors. These include but are not limited to whether you hold a Medical Card, whether you choose public or private treatment and whether you have been referred for your treatment through A&E.

### Outpatient Charges

- > If you are referred by your GP for diagnostic assessments such as X-rays or laboratory tests, there is no charge if you attend as a public patient.
- > If you attend for these tests in a private hospital, there is a cost. This will vary depending on the type of test, service or procedure.

### Emergency Department Charges

- > If you visit an Emergency Department of a public hospital without being referred by your GP, you may be charged a standard fee (€100). There is no charge if you are referred by your GP.
- > Charges may be higher at the Emergency Department of a private hospital.

### Consultant Charges

If you attend a consultant as a private patient, you will be charged a fee. Naturally, these charges will vary according to the consultant you see and treatment you receive. Generally consultant visits start at approximately €100 per visit.

What you are covered for varies depending on your health insurance plan. So before you have any hospital treatment, you should check your policy to confirm that you're covered.



## Key terms explained

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### DAY CASE

A patient who is admitted to a hospital but who does not stay overnight. This includes patients who are admitted for side room procedures in a consultant's office. Procedures that would be considered Day Cases or side room procedures include:

> Colonoscopy	> Endoscopy
> Cataracts	> Removal of lesions
> Knee Arthroscopy	> Angiograms

### PRIMARY CARE

Primary Care describes the first line of services within the Irish health care system. These include:

> GPs	> Public Health Nurses
> Dentists	> Physiotherapists

### IN-PATIENT

A patient who is admitted to a hospital for medically necessary reasons and who stays over night, regardless of the number of nights is considered an in-patient. Examples of in-patient treatments include:

> Coronary artery bypass	> Hip replacements
> Spinal fusion	> Hysterectomy

### OUTPATIENT

A patient who receives a procedure, treatment or medical service without being an in-patient or day case. As an outpatient, you usually don't need the full range of hospital services and facilities such as operating theatres.

Common outpatient treatments include:

> Consultant visits	> Blood tests (pathology)
> MRI/CT scans	> X-rays (radiology)

### MEDICAL CARD

A Medical Card lets you access GP and other medical services, free of charge. Medical Cards are only given to certain groups whose income is below a certain level or who have a long-term illness. The type of Medical Card you receive depends on your condition and personal situation.



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