

FSPO AWARENESS SURVEY

NOVEMBER 2022

O M B U D S M A N

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OBJECTIVES & RESEARCH METHODOLOGY

- This report presents the results of a survey on health insurance undertaken by Ipsos on behalf of the FSPO.
- This research was conducted amongst adults aged 15+, using Omnipoll, Ipsos's telephone Omnibus survey which provides a nationally representative sample of the population.
- Fieldwork was conducted between the 17th and 31st October 2022.
- The objectives of the research include:
 - To understand the proportion of the population in Ireland covered by private health insurance.
 - To quantify what part of the population knows when their health insurance policy is due for renewal.
 - To determine to what extent those with health insurance feel they understand what their health insurance policy covers.
 - And to measure the incidence of complaints made to health insurers as well as the proportion of complaints resolved or not.

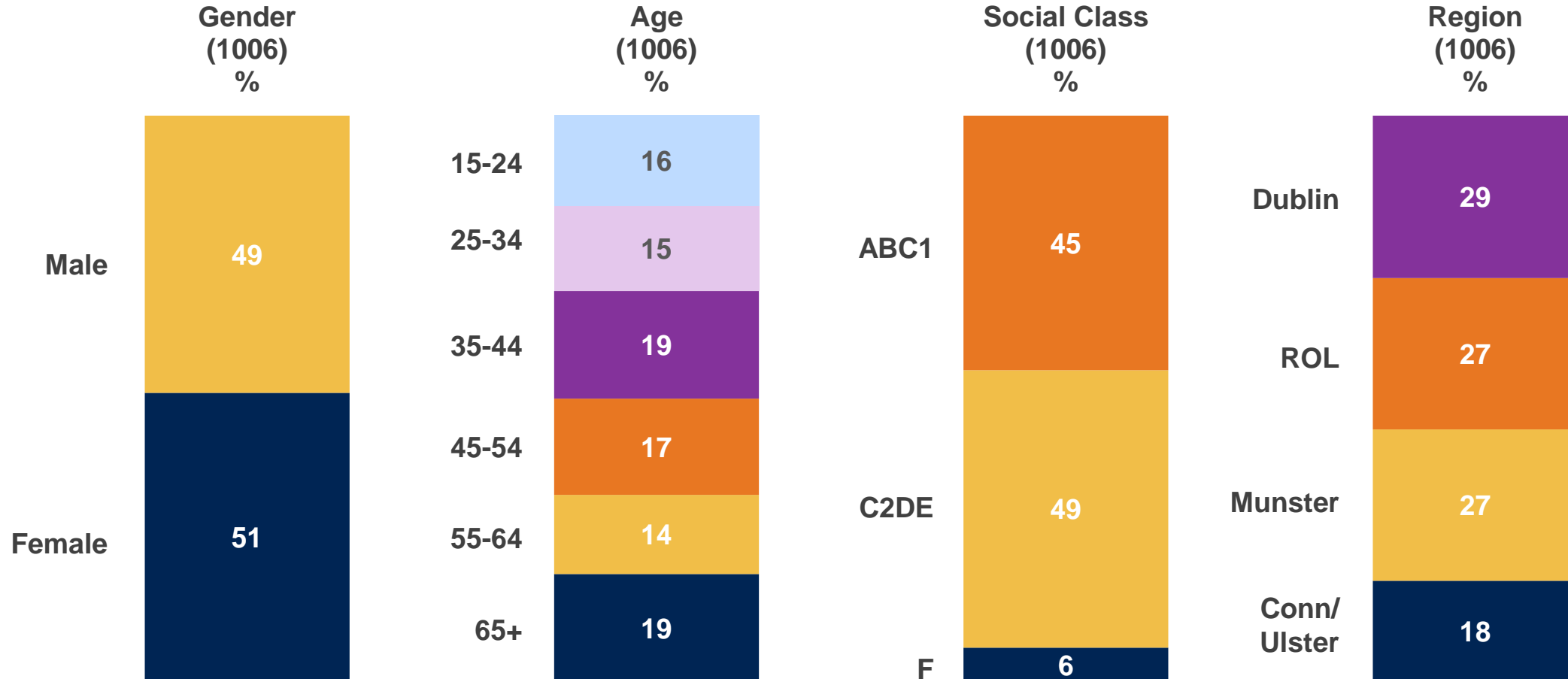
EXECUTIVE SUMMARY

In October 2022, half of the population in Ireland reported that they are covered by private health insurance. Coverage levels are higher among older individuals.

Overall, the majority of those covered by private health insurance report knowing when their health insurance is due for renewal. However, a smaller proportion reports having clear understanding of what their health insurance policy covers, and 1 in 3 believe they have a very poor understanding.

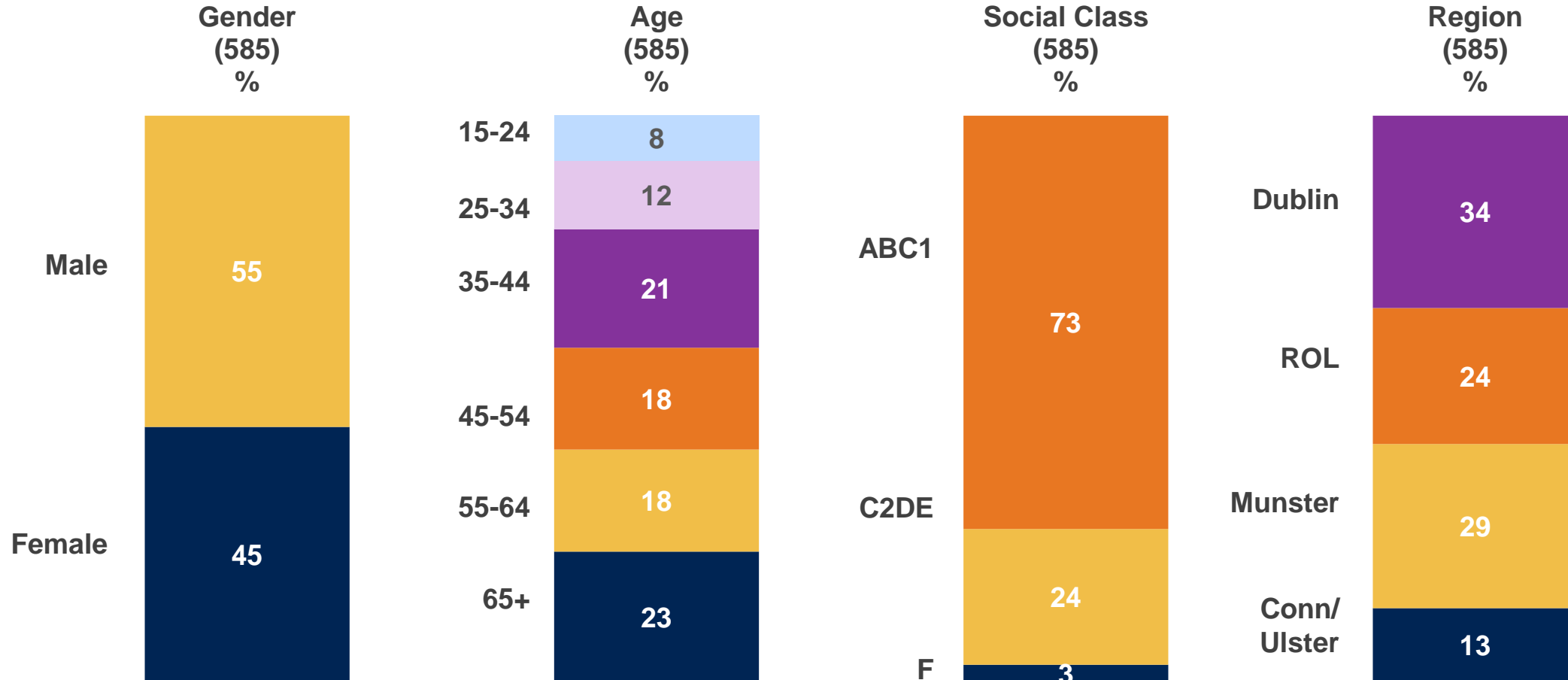
Only 7% of those with private health insurance say they have ever made a complaint to a health insurer.

SAMPLE PROFILE (ALL RESPONDENTS)



Base: All Respondents Aged 15+: 1,006

SAMPLE PROFILE (ALL WITH PRIVATE HEALTH INSURANCE)



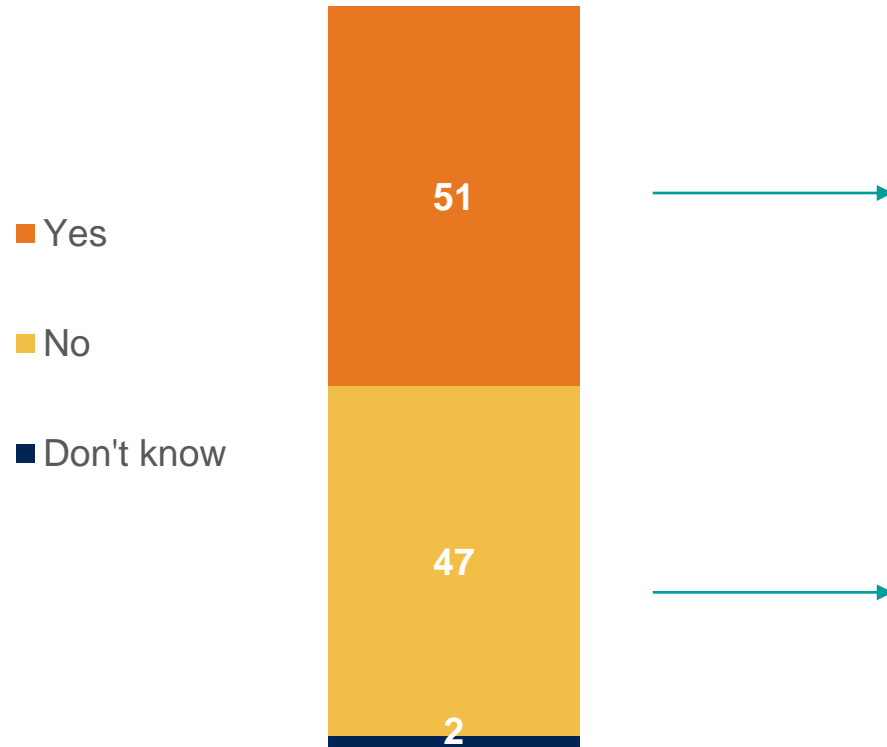
Base: All who are covered by private health insurance: 585

FINDINGS

ARE YOU CURRENTLY COVERED BY PRIVATE HEALTH INSURANCE?

Over half of the population in Ireland have private health insurance.

Covered by private health insurance %



Those aged **55+** are more likely to be covered by private health insurance (64%), those living in **Munster** (60%), and those **ABC1** social class (67%)

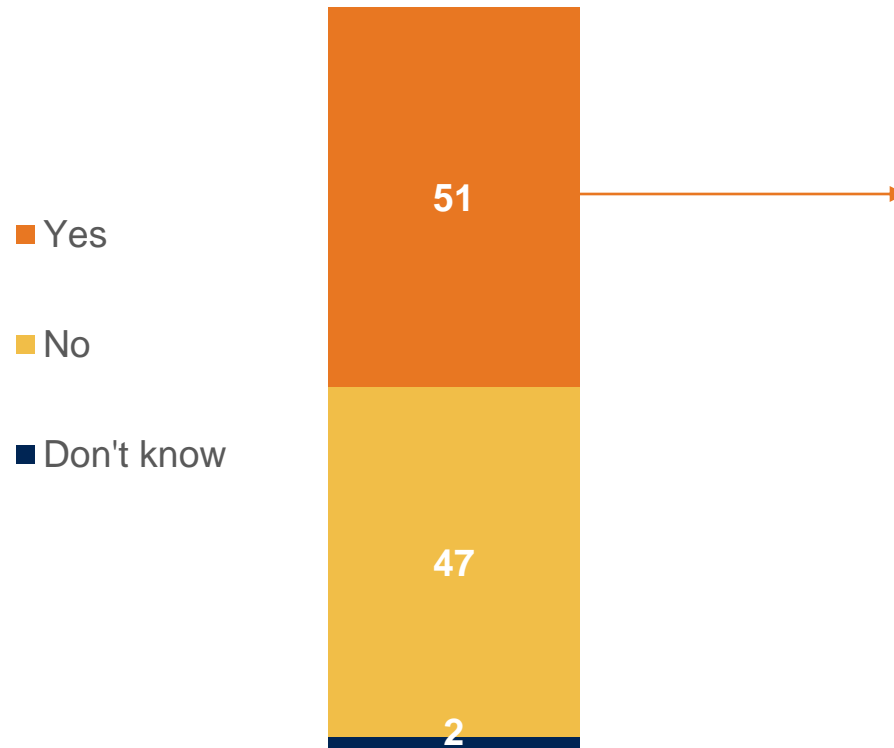
While those living in **Conn/Ulster** (59%), **aged 15-34** (61%) and **C2DE** social class (63%) are less likely to be covered by private health insurance.

Q.1 Are you currently covered by private health insurance?
Base: All respondents 15+: 1,006

ARE YOU CURRENTLY COVERED BY PRIVATE HEALTH INSURANCE?

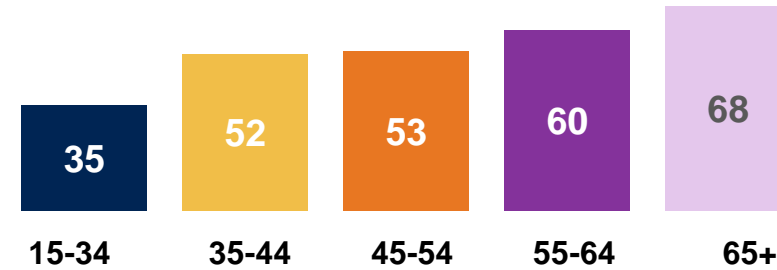
With older people and ABC1s more likely to be covered by private health insurance.

Covered by private health insurance %



Among those covered by private health insurance

AGE %



SOCIAL CLASS %



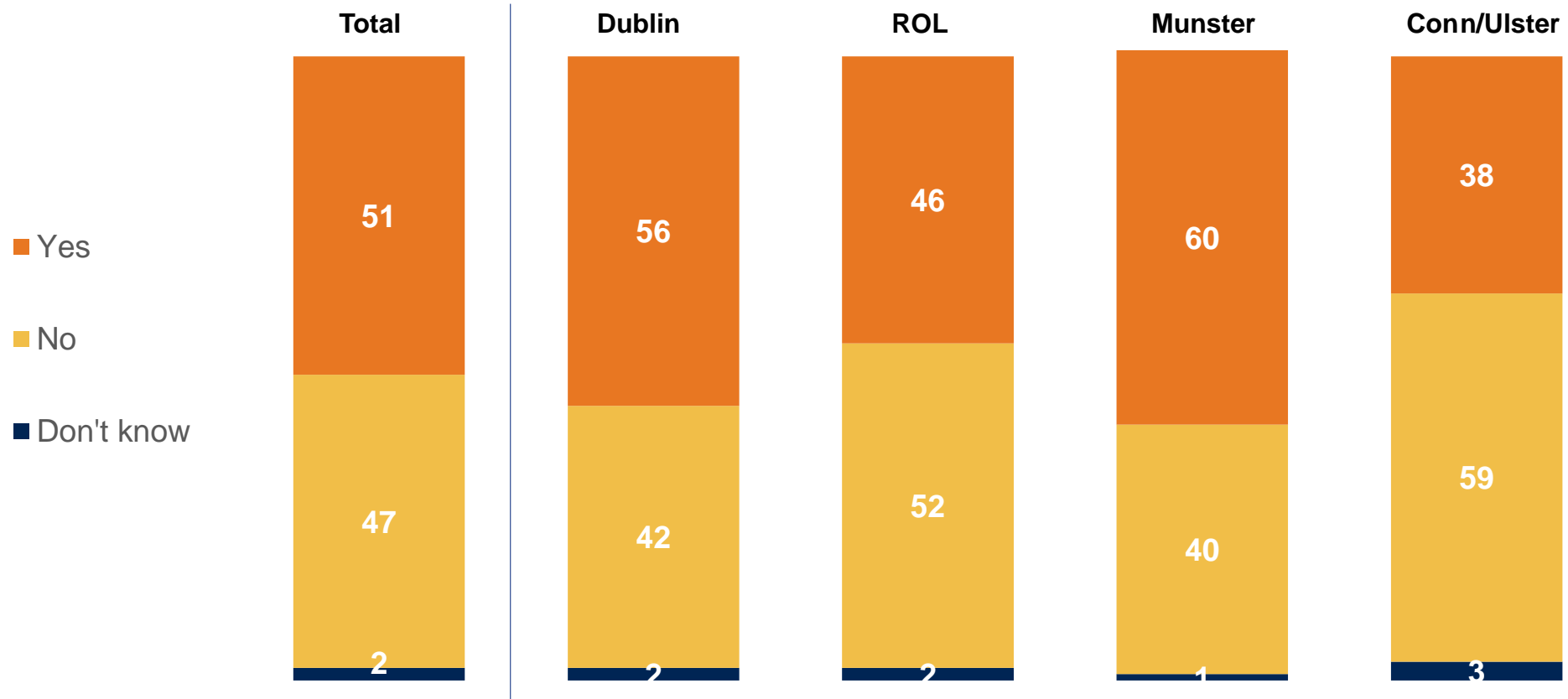
Q.1 Are you currently covered by private health insurance?

Base: All respondents 15+: Total - (1,006), All covered by private health insurance - 15-24 (44), 25-34 (72), 35-44 (125), 45-54 (104), 55-64 (104), 65+ (136), ABC1 (427), C2DE (139), F(19)*.

ARE YOU CURRENTLY COVERED BY PRIVATE HEALTH INSURANCE?

Those living in Munster and Dublin are also more likely to have private health cover than those living in ROL or Conn/Ulster.

Covered by private health insurance %



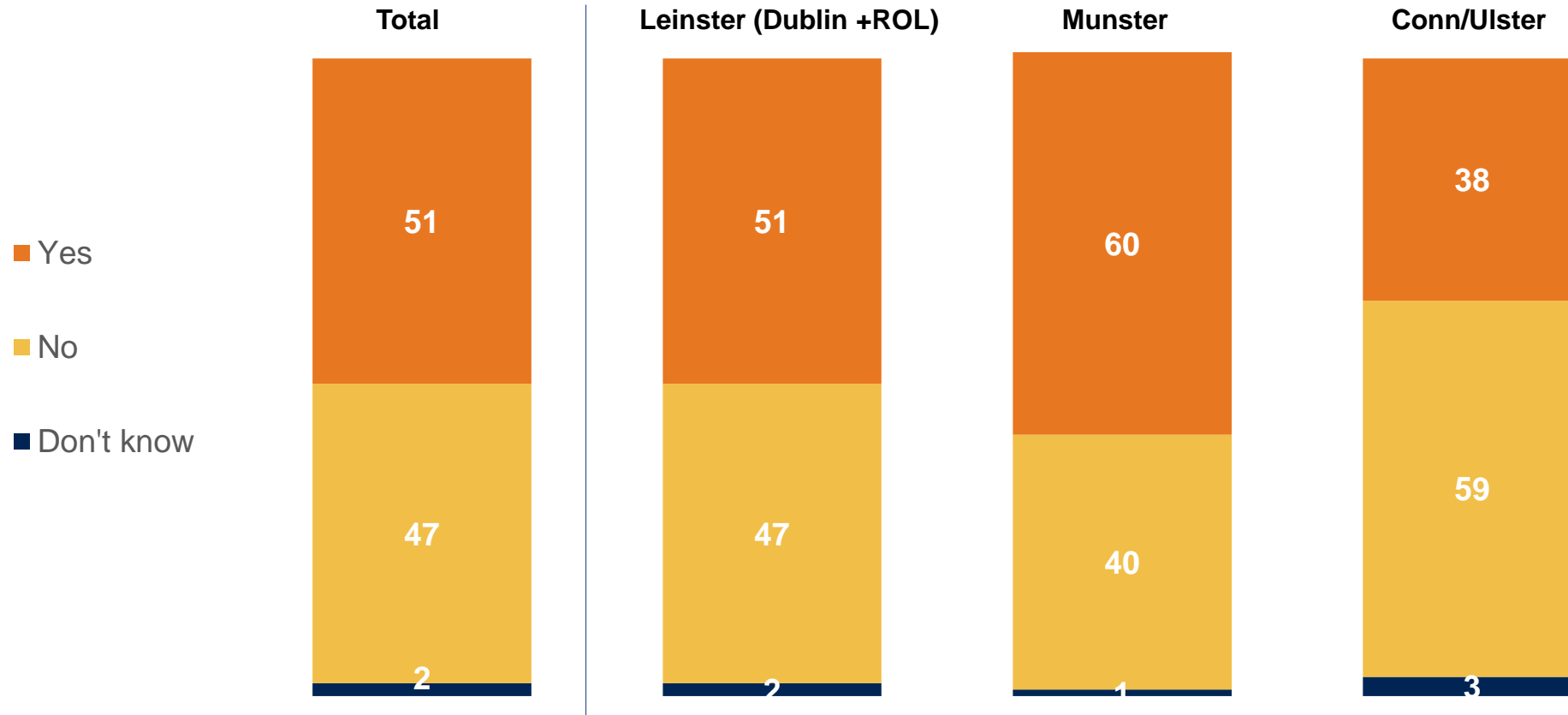
Q.1 Are you currently covered by private health insurance?

Base: All respondents 15+: Total - (1,006), All covered by private health insurance – Dublin (323), ROL (254), Munster (264), Conn/Ulster (165).

ARE YOU CURRENTLY COVERED BY PRIVATE HEALTH INSURANCE?

Looking at Leinster as a whole, the level of private health insurance is similar to the national level.

Covered by private health insurance %

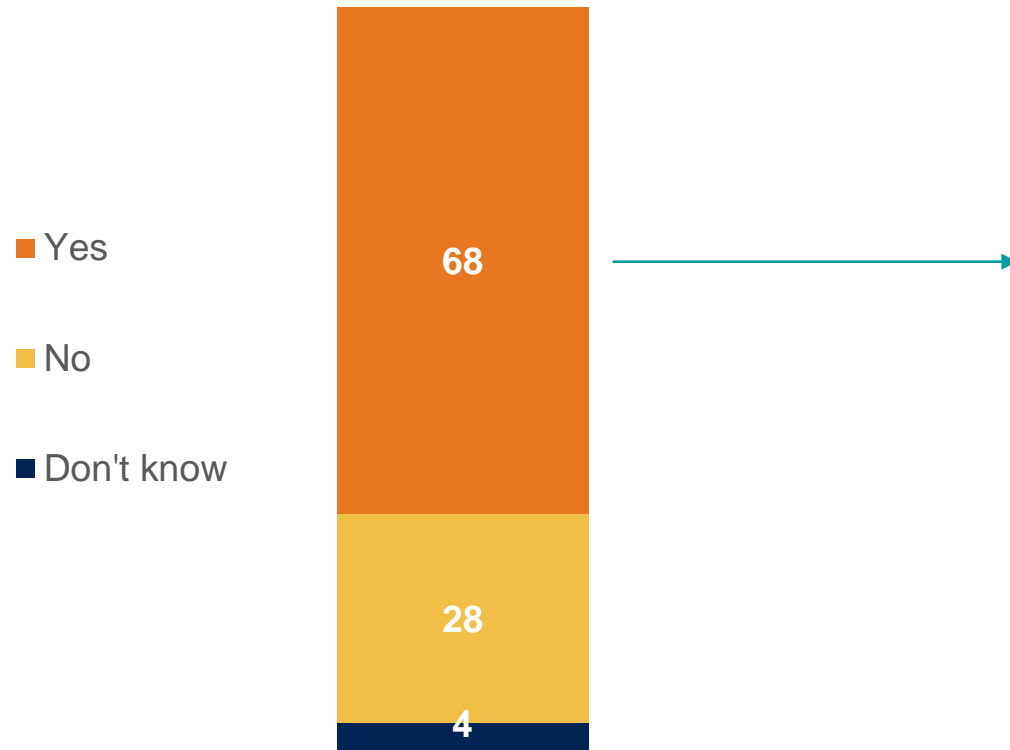


Q.1 Are you currently covered by private health insurance?
Base: All respondents 15+: Total - (1,006), All covered by private health insurance – Dublin (323), ROL (254), Munster (264), Conn/Ulster (165).

DO YOU KNOW WHAT MONTH YOUR HEALTH INSURANCE POLICY IS DUE FOR RENEWAL?

Overall, there is a good level of knowledge about when their health insurance needs to be renewed.

Know what month insurance is due for renewal %



Women are more likely to know renewal date (76%) and the knowledge increases over life stages:

15-34: 40%

35-44: 66%

45-54: 72%

55-64: 80%

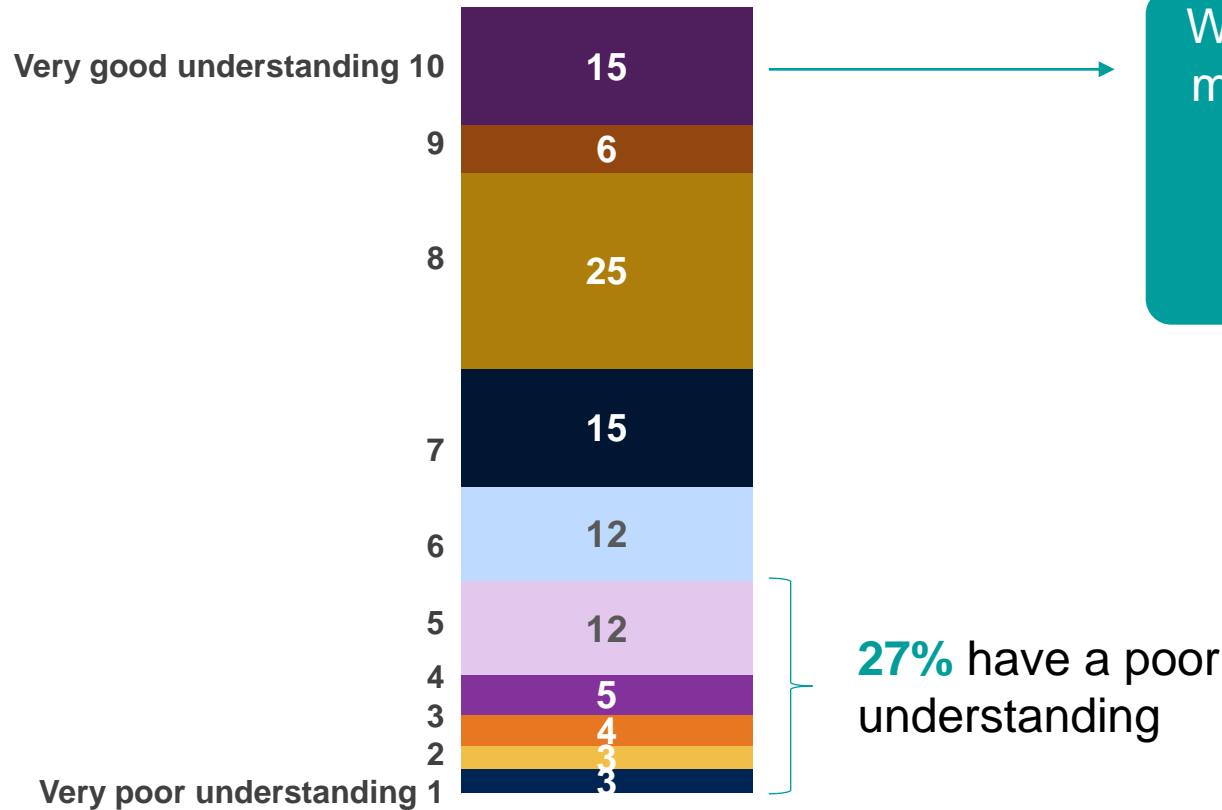
65+: 83%

Q.2 Do you know what month your health insurance policy is due for renewal?
Base: All covered by private health insurance – Total (585), 15-24 (44), 25-34 (72), 35-44 (125), 45-54 (104), 55-64 (104), 65+ (136).

TO WHAT EXTENT DO YOU FEEL YOU UNDERSTAND WHAT IS COVERED BY YOUR HEALTH INSURANCE POLICY?

The majority of respondents lack understanding of what is covered by their health insurance policy.

All who are covered by private health insurance %



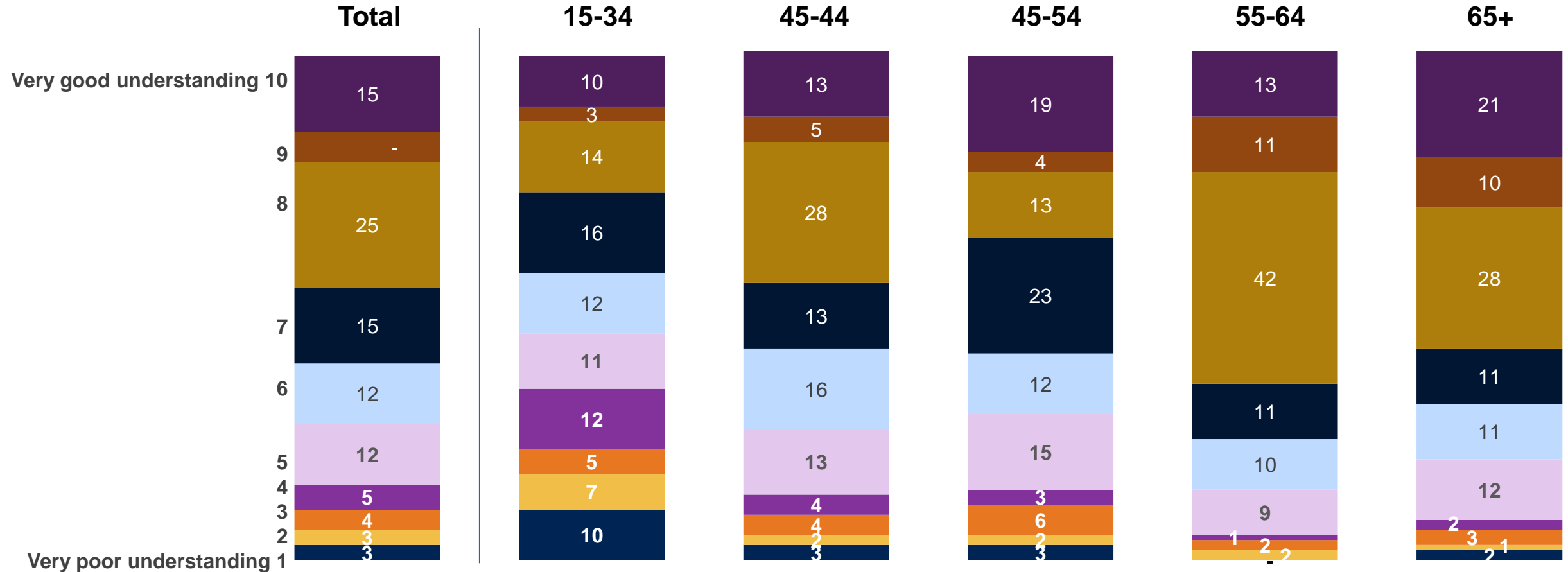
Women and older respondents are more likely to say they understand the content of their policy.
Female: 19% vs Male: 11%
65+: 21%

Q.3 To what extent do you feel you understand what is covered by your health insurance policy. Please give your answer on a scale of one to ten where one means you have a very poor understanding and ten means you have a very good understanding.

Base: All who are covered by private health insurance: 585

TO WHAT EXTENT DO YOU FEEL YOU UNDERSTAND WHAT IS COVERED BY YOUR HEALTH INSURANCE POLICY?

Among those aged 65+, only 1 in 5 say they have a very good understanding of what their health insurance covers.



Q.3 To what extent do you feel you understand what is covered by your health insurance policy. Please give your answer on a scale of one to ten where one means you have a very poor understanding and ten means you have a very good understanding.

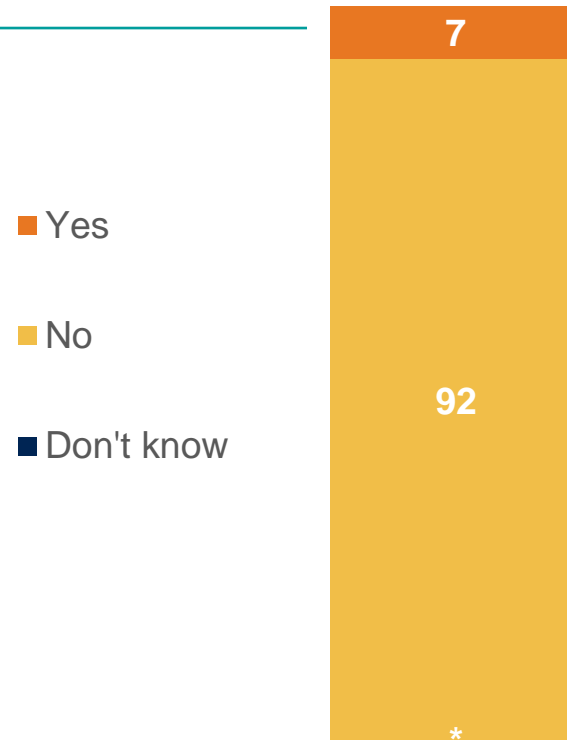
Base: All covered by private health insurance – Total (585), 15-24 (44), 25-34 (72), 35-44 (125), 45-54 (104), 55-64 (104), 65+ (136).

HAVE YOU EVER MADE A COMPLAINT TO A HEALTH INSURER?

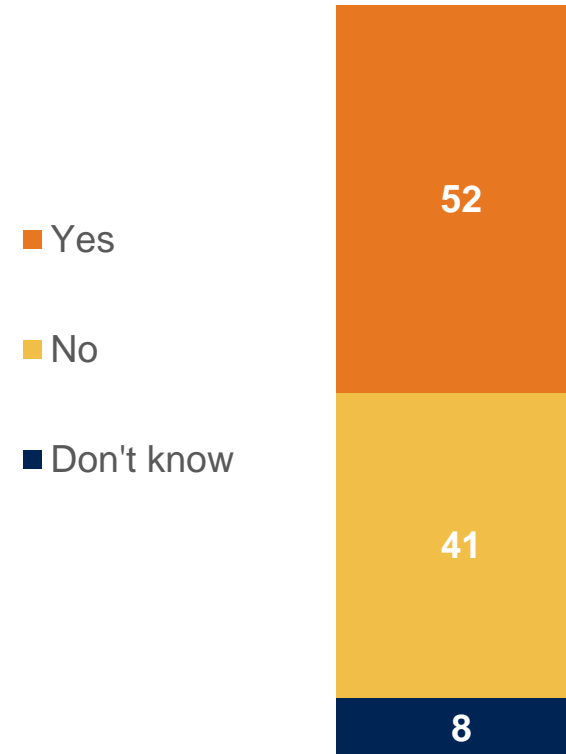
The incidence of complaints is low and just over half of the complaints are resolved.

Those aged 55-64 are more likely to have made a complaint (13%).

Made a Complaint %



Complaint resolved* %



Q.4 Have you ever made a complaint to a health insurer?

Base: All who are covered by private health insurance: 585


Q.5 Thinking of the most recent complaint you made, was it resolved to your satisfaction?

Base: All who have made a complaint to a health insurer: 43*

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THANK YOU