

Changes to Vhi's Private Medical Insurance Cover



16th April 2020

We want to update you on some important changes designed to support you and your family during this difficult time. We understand that the COVID-19 crisis continues to have an unprecedented effect on the lives of our customers and our health system and would like to reassure you that we will continue to meet your healthcare needs.

In response to the Covid-19 emergency, the private hospital network has entered into a temporary agreement with the public health system so there is one single health system to meet the healthcare needs of everyone during this crisis. We understand that this hospital agreement changes the nature of some of the services that can be provided to you right now and as a result, a fall in claims costs is likely.

In recognition of this change, all Vhi private health insurance customers will see an average premium waiver of 50%. The exact waiver amount will vary depending on your plan(s), and will range between 45% - 60%. We are writing to every customer to let you know exactly what this means for you.

The waiver is proposed for three months, effective from mid May 2020, however, if there is an extension or curtailment to the partnership agreement between the HSE and the Private Hospital Association (PHA), this waiver will be adjusted.

We've also adapted and extended some of our benefits and services in light of COVID-19 so you and your family can continue to have access to these benefits.

Our SwiftCare and Paediatrics Clinics remain open and we continue to serve our Hospital@Home patients. We are extending our cover for Telemedicine services so you can get the care you need in your own home. We will continue to work with you to meet your needs, throughout the crisis and afterwards.

The Q&A below, should help address some of your questions and our Contact Centre is open to help with any additional queries;

You can read our full statement [here](#)

Questions & Answers



16th April 2020

How do I find out what my premium waiver will be?

The average is 50% but the range varies between 45% - 60%.

We will write to you and advise you of your new interim payment schedule by mid May.

This detailed personal information will be issued by letter and email in accordance with your communications preferences.

What do I need to do?

You don't need to do anything. We will write to you advising you of your new interim payment schedule and we will implement it automatically.

If you pay by Direct Debit, it will automatically be reduced and if you pay in a single annual payment, we will issue a cheque to you in line with the terms of the premium waiver.

Why is it starting in May and when will it end?

As the situation has evolved, we have addressed the temporary changes announced by Government as quickly as we could and in as transparent and as fair a manner as possible. It took some time to work through the detail.

The waiver is proposed for three months, effective from mid May 2020, however, if there is an extension or curtailment to the partnership agreement between the HSE and the PHA, this waiver will be adjusted.

Can I pause my cover for a few months?

We understand that the agreement between the Private Hospital Association and the HSE changes the nature of the services that can be provided right now and as we promised, we are passing this change back to you through the premium waiver.

If you are experiencing financial difficulties, we would advise you to contact us. We have a dedicated team who are managing these cases.

Questions & Answers



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What value am I currently getting for my Private Health Insurance?

We will continue to pay claims for customers for any treatments that fall outside the public - private hospital agreement.

For those within that agreement we will cover the public hospital charge i.e. €80 a day up to a maximum of ten days.

We will also continue to pay claims for private care in public hospitals, psychiatric inpatient and day care treatment, maternity care and treatment for alcoholism, drug and substance abuse.

We have extended our day-to-day benefits to include telephone or online consultations with GP's, Clinical Psychologists, Physiotherapists, Dieticians, Practice Nurses, Physical Therapists, Occupational Therapists, Speech & Language Therapists and EAP consultations.

Our clinical services including Vhi SwiftCare, Vhi Paediatric Clinic and Vhi Hospital@Home are open and continue to provide clinical services to customers daily. Support benefit and services including Online GP, Nurseline 24/7 and Midwife Support Services remain in operation.

I am now having difficulties paying my premium. What help can you offer me?

For any customers who have been financially impacted by the COVID-19 crisis, you can contact our dedicated Case Management Team, who will review your request on a case by case basis and try to provide assistance.



When you need us, we're there.