



Private Healthcare & Ireland: A social responsibility?

Regardless of personal circumstance, historically there have been very few in Ireland who are morally at ease with a two-tier health system that affords advantages to those with the financial means to meet the cost of private insurance premiums.

Securing swifter access to specialists, more comfortable hospital stays and even a greater selection of post-procedure meals, money has long-made medicine's proverbial pills easier to swallow in the Republic.

The coronavirus pandemic has, however, presented a new perspective on the age-old debate as to whether or not healthcare is a right or a privilege.

Rather than being perceived by some quarters as a cause of social division and giving the Government an excuse to not properly resource state facilities, should "going private" now be viewed as a socially responsible act?

Doing so could certainly help provide public healthcare with a much-needed shot in the arm as it recovers from the shock of COVID-19.

It is likely to take years rather than months to clear the backlog of postponed surgeries which has built up in Irish hospitals as a consequence of non-urgent care being scaled back to tackle the pandemic.

The more people prepared and able to pay for medical procedures, the lighter the logistical and

financial burden on the Health Service Executive and the shorter the waiting times for those simply unable to consider the private path.

In truth, it has always been unjust to criticise an individual or company for arranging healthcare cover to provide loved ones or employees with peace of mind, but the case for "private" becomes all the more compelling when it also serves to benefit others.

50% • 50% of the Irish population are privately insured

300+ • Over 300 plans available on the Irish market

And let's not forget that being community minded comes at a cost – and one incredibly susceptible to increases given the challenges faced by healthcare providers internationally.

Price hikes are somewhat inevitable given factors such as the increasing costs of treatment, ageing populations and advancements in technology. Throw in the financial impact of COVID-19 – the requirement for more medical staff, more stringent procedures and expense of PPE – and the rebates given to existing customers as a consequence of the Government's takeover of private hospitals during periods of the pandemic, and it is clear that future premiums will attract a premium sum.



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Fortunately for both those contemplating private healthcare products for the first time and those looking to renew policies, there is ample customer care available.

The specialists at Keaney Insurance Brokers are on-hand to ease the fiscal pain of the predicted price climb of between 5 and 7 per cent by recommending cover to suit clients' specific needs and ensuring they do not unwittingly over-pay for unnecessary add-ons.

As with many medical conditions, the terminology surrounding health insurance is complex but, boasting more than 35 years' experience, the team at Keaney are well versed in prescribing solutions in an easy-to-understand manner and relieving the headaches associated with switching providers.

There are more than 300 healthcare plans available on the Irish market so enlisting the expertise of a proficient broker to examine them for you each year is a shrewd investment that will negate the need for lengthy searches and shorten hospital waiting times – ultimately for those covered by the policy and, by virtue of reducing public case loads, those wholly reliant on the state system.

In a post-pandemic world, circumventing queues is unlikely to attract the criticism it once may have.

Feel free to contact us if you would like to discuss your current business or individual health plans.

Contact our Healthcare specialist

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