

**Client:** Citadel  
**Source:** Sunday Independent (Ireland) (Main)  
**Date:** 06 August 2017  
**Page:** 9  
**Reach:** 199210  
**Size:** 789cm2  
**Value:** 13270.98

## YOUR QUESTIONS ANSWERED

# Must I sign public patient waiver form?

### **Dermot Goode**

Health cover analyst with totalhealthcover.ie

**Q** MY health insurer has recently written to me advising me not to accept the new private charges in public hospitals unless I receive private services. I'm worried that if I don't sign the forms, it could mean longer wait times for my treatment. What should I do? Dave, Finglas, Dublin 11

THE first point to note here is your entitlement when you access medical services via any of our public hospitals. Every citizen is entitled to be treated in our public hospitals as a public patient at a maximum charge of €80 per night (up to a maximum charge of €800 in any 12-month period). If you have health insurance, this charge is fully covered by every health insurance plan so you will not be out of pocket as a public patient.

Due to a recent change in legislation, all public hospitals are now actively targeting those public patients who happen to have private health insurance. They will ask you to sign a waiver form which means you will be signing away your right to be treated as a public patient. The reason health insurers are writing to all members is to warn them that in most cases they will continue to be treated as public patient even if they sign this form — that is, they won't receive a private room or attendance by a private consultant of their choice. However, if they sign the form, their health insurer will now be charged €813 per night (unlimited) even though the treatment received by the patient will be no different to all other public patients.

Health insurers are therefore advising all members that they are under no obligation to sign this form despite what they might be told by the hospital admissions department. Also, it's important to note that your treatment as a public patient will be no different whether you sign this form or not.

## Do we need travel insurance?

**Q** WE are a family with two young children who will be heading abroad shortly on a

two-week package holiday. We have health insurance which includes a small amount of travel cover and we'll also be bringing the European Health Insurance Cards with us. Is separate travel insurance necessary in addition to this? We think we have adequate cover as it is. Julia, Kimmage, Dublin 12

ONE can never have enough cover when travelling abroad. The 'emergency cover whilst abroad' which is included on your health insurance plan is not a substitute for full travel cover. It normally gives you between €55,000 and €100,000 worth of travel cover for any temporary stay abroad but this amount may not be adequate in the event of a serious illness or accident occurring whilst you are travelling outside Ireland.

Most travel insurance policies cover up to €5m

(or €10m in some cases) for medical expenses. Also, the cover included on your health insurance plan does not include allowances for loss of luggage, flight delays or cancellations and so on.

The European Health Insurance Card (EHIC) is useful as it gives you the equivalent of public hospital treatment free-of-charge when travelling throughout the EU. However, this assumes that the nearest hospital to you is a public hospital and that you're happy with the standard of care available through the public system in that particular country. Falling ill whilst abroad can be stressful enough (especially where children are involved) and you also may have language barriers to contend with. You should always take out comprehensive travel cover when you are travelling abroad and bring your health insurance and EHIC cards as well. Quality travel cover is available from the likes of VHI Multi-trip, Blue Insurances and AA travel cover to name a few.

## Can we take kids off cover?

**Q** WE are a family of five with three children under 18. Our health insurance

renewal has just landed and it includes a major price increase. We are thinking of



**Client:** Citadel  
**Source:** Sunday Independent (Ireland) (Main)  
**Date:** 06 August 2017  
**Page:** 9  
**Reach:** 199210  
**Size:** 789cm2  
**Value:** 13270.98



taking the children off the policy as they are young and healthy and will all be treated in the public system if the need arises. Is it really necessary to have private health insurance for young children and what are the implications for our family if we delete them from the policy?

Eimear, Westport, Co Mayo

THIS question arises all the time in relation to young children. There are a couple of myths to dispel here. Firstly, many believe that young children will be treated free of charge in our public system — but this is not the case. Unless you hold a medical card, every adult and child will be charged the public hospital charge of €80 per night up to a maximum of €800 each in any 12-month period. When you consider this against an average charge for health insurance cover of about €250 to €350 per child, it makes a compelling case to keep them insured.

Secondly, there is a perception that young children receive special treatment and they won't be placed on waiting lists. However, this is not

true. Children will wait just like adults for elective treatment and it is not uncommon for children to wait months for orthopaedic procedures or something simple like a tonsillectomy. According to the National Treatment Purchase Fund (NTPF) data, over 85,000 people are waiting for in-patient or day-case treatment — of which 5,000 are children. For young children, health insurance is not about accommodation but more about immediate access to diagnostics or treatment.

Furthermore, should you decide to add your children to your policy at a later stage, they will not be covered for five years if they join with any pre-existing medical conditions. However, if they are added to your policy from date of birth, they are on cover immediately. Unfortunately for many families, cost is a serious challenge but if at all possible, keep your children insured on your policy. Keep an eye out for any discounted offers for child cover from insurers.

## Is son covered while abroad?

**Q**OUR 20-year-old son is shortly travelling to Canada on a three-month working visa but there is always the likelihood of him staying on longer depending on the work situation. Does it make sense to delete him from our health insurance policy whilst he's away and is standard travel cover sufficient for his needs whilst abroad?

Padraig, Co Kilkenny

FIRSTLY, I would recommend that he is kept on the health insurance policy until it's clear what his long-term plans are. This is especially important if he has any existing medical conditions. In terms of making sure he has adequate cover whilst abroad, there are a number of options.

A standard 'off-the-shelf' travel policy may not be adequate as they will normally only cover you for any one stay up to 45 days. In some cases, it may be possible to extend this to 60 days but this is still insufficient. If a 90-day option is available, take it — even if it means a higher premium. If this is not possible, then a backpacker policy may be necessary. These are more expensive but they are designed for extended trips abroad — often of up to 12 months or even two years. If he decided to stay on longer than three months, this backpacker policy should still be adequate for his needs. Another option worth considering is VHI International cover. If the domestic cover is with VHI Healthcare, they will allow you to transfer seamlessly to the international policy and then back to the domestic policy again with no break in cover when he returns from Canada.



Email your questions to [lmcbride@independent.ie](mailto:lmcbride@independent.ie) or write to 'Your Questions, Sunday Independent Business, 27-32 Talbot Street, Dublin 1'.

While we will endeavour to place your questions with the most appropriate expert for your query, this column is not intended to replace professional advice.



**Client:** Citadel  
**Source:** Sunday Independent (Ireland) (Main)  
**Date:** 06 August 2017  
**Page:** 9  
**Reach:** 199210  
**Size:** 789cm2  
**Value:** 13270.98

---

