

## Health Insurance Requirements

The Irish University Association (IUA) recently sought clarity from the Department of Justice as to what exactly is required from an international student as regards medical insurance and details of any specifics that the policy has to cover. Department of Justice addressed their position from an entry visa point of view, which would usually only apply to new students and the position is as per their website as follows:

For newly arrived first year students in Ireland Travel insurance may suffice where:

- The insurance covers the student for one full year or where the student is staying in Ireland for less than one year for the entirety of their stay;
- The insurance coverage covers the student at a minimum of €25,000 for Accident and €25,000 for Disease;
- The insurance coverage covers the student for any period of hospitalisation;

Where a non-EEA student intends staying in Ireland for more than one year, and where they were covered by travel insurance for the first year, that student is required to source private medical insurance in Ireland for their second and any subsequent years

Further info linked [here](#).

The position {as you will see from above and from the website} will be different for students registering for second and subsequent years and these students will not usually need to apply for an entry visa as they will have registered and received an IRP card.

For newly arrived student undertaking a 4-year programme – travel insurance will suffice for the first year. They will need to have the correct insurance in place when they go to register for 2<sup>nd</sup> and subsequent years.

For a student who has been here for a year or more (perhaps on a language course) and is now undertaking a 4-year degree programme for the first time, they are automatically into the health insurance requirement. Travel insurance will not suffice.

Where a student has undertaken a degree programme and is now enrolling on a one year Masters course, will a travel policy suffice? If they completed the degree programme in this State, then travel insurance will not suffice as they would be about to start a 5<sup>th</sup> year in the State.

The travel insurance option only applies to those students who have not been registered in the State previously and so are new students and are starting their studies in Ireland, be it for a degree or Masters/PG. Where a student is rolling over to a 2<sup>nd</sup> or subsequent year, regardless of whether it's a different course, then they fall into the new requirement.

With regard to the minimum requirements question: there is no list of published requirements with regard to a student specific plan but more a requirement to hold a private health insurance policy.

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All Health Insurance providers must provide certain benefits and absolutely all products but these benefit requirements are not specific, or indeed hugely relevant, to the student cohort. More detail on this here <https://www.hia.ie/regulation/minimum-benefit-regulations>.