

Study & Protect FAQ

The intention of this document is to clarify a number of queries relating to recent changes in our sales process following on from our adherence to guidelines issued by the Health Insurance Authority.

The following is an extract from the website of the HIA:

The Authority has determined that it will interpret the term “ordinarily resident in the State” as it appears in section 2(1)(d)(i) of the 1994 Act, as being, in respect of non-EEA students, where they are attending a course of study in the State of more than one academic year’s duration.

It is also very important to point out that the INIS guidelines are yet to be amended meaning the following conflicts exist:

- Medcover type policies continue to be accepted for students now deemed ‘ordinary resident’ by the HIA, essentially meaning the status quo remains.
- Currently students are allowed purchase a travel policy from their home country for their first year in Ireland. This new ruling means that students enrolled on a multi-year course are deemed ordinary resident from the moment they arrive in the country and therefore must purchase a health insurance policy and not a travel policy from their home country.

We will proceed to answer a variety of frequently asked questions posed to us by both students and providers over the last couple of days bearing in mind the above statement.

Higher Education

Q. I purchased the regular Medcover insurance policy prior to the 2nd October 2020 deadline. Will this policy be valid for the full 12 months of cover?

A. Yes, all policies purchased prior to the deadline of 2nd October 2020 set by the courts will be honoured and remain valid.

Q. I have enrolled on a 3 year degree programme at a higher education institution in Ireland and will be travelling to Ireland for the first time to commence my studies. Will the recent court ruling affect me?

A. Unfortunately, as you are attending a course longer than one academic year’s duration, you will be deemed ‘ordinarily resident’ by the HIA for the purpose of health insurance from the moment you arrive in Ireland and will be required to purchase a health insurance policy.

We have created the ‘Study in Ireland’ health insurance policy with Irish Life Health and ISI Accident and Repatriation policy with Chubb that will satisfy this requirement. This policy has no initial waiting periods in relation to inpatient treatment and includes cover for repatriation which is recommended.

Q. I have completed the first year of a 3 years degree programme at a higher education institution in Ireland and will be returning for my second year. Will the recent court ruling affect me?

A. If you are attending a course that does exceed one academic year’s duration you are affected by the recent court ruling and the particular HIA guidance referenced above. Our ‘Study in Ireland’ health insurance policy, underwritten by Irish Life Health, is available for purchase.

Q. I am returning to Ireland for my final year of a 3 years degree programme at a higher education institution in Ireland. Will the recent court ruling affect me?

A. If you are attending a course that does exceed one academic year's duration you are affected by the recent court ruling and the particular HIA guidance referenced above. Our 'Study in Ireland' health insurance policy, underwritten by Irish Life Health, is available for purchase.

Q. I have enrolled on a 12 month course at a higher education institution in Ireland. Will the recent court ruling affect me?

A. If you are attending a course that does not exceed one academic year's duration you are not affected by the recent court ruling or the particular HIA guidance referenced above.

Q. I recently completed a 12 month course at a higher education institution in Ireland and have enrolled on a new 12 month course meaning I will remain in Ireland for another 12 months. Will the court ruling affect me?

A. If you are attending a course that does not exceed one academic year's duration you are not affected by the recent court ruling or the particular HIA guidance referenced above.

Q. I have enrolled on a 12 month course at a higher education institution in Ireland but as I failed a module I must remain in Ireland for an additional 3 months to repeat an examination. Will the recent court ruling affect me?

A. If you are attending a course that does not exceed one academic year's duration you are not affected by the recent court ruling or the particular HIA guidance referenced above.

Q. I have enrolled on a 12 month Masters programme and I'm on a 1G Visa. Will the recent court ruling affect me?

A. If you are attending a course that does not exceed one academic year's duration you are not affected by the recent court ruling or the particular HIA guidance referenced above.

English Language

Q. I have enrolled on an 8 month English Language course in Ireland for the first time. Will the recent court ruling affect me?

A. If you are attending a course that does not exceed one academic year's duration you are not affected by the recent court ruling or the particular HIA guidance referenced above.

Q. I have renewed my 8 month English Language course and will continue to study English in Ireland for another 8 months. Will the recent court ruling affect me?

A. If you are attending a course that does not exceed one academic year's duration you are not affected by the recent court ruling or the particular HIA guidance referenced above.

Q. I have decided to renew my 8 month English Language course for a second time and will continue to study English in Ireland for another 8 months. Will the recent court ruling affect me?

A. If you are attending a course that does not exceed one academic year's duration you are not affected by the recent court ruling or the particular HIA guidance referenced above.