



Language Scheme 2017 - 2020

*Under Section 11 of the Official
Languages Act 2003*

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Section 1 Introduction and Background

This is the first Language Scheme prepared by The Health Insurance Authority (“the Authority”) under Section 11 of the Official Languages Act 2003 (“hereinafter referred to as the Act”).

Section 11 provides for the preparation by public bodies of a statutory scheme detailing the services they will provide

- through the medium of Irish,
- through the medium of English, and
- through the medium of Irish and English.

The scheme sets out the measures to be adopted to ensure that a range of services not provided through the medium of Irish will be so provided within the agreed timeframe.

1.1. Preparation of Scheme

The Scheme has been developed by The Health Insurance Authority having regard to the Guidelines prepared under Section 12 of the Act by the Department of Culture, Heritage, and the Gaeltacht and in particular that the provision of services in the Irish language should be based on the following:

- **The underlying level of demand for specific services in the Irish language in the context of positive provision**
- **The resources, including human and financial resources, and the capacity of the public body to develop or access the necessary language capability.**

In accordance with Section 13(1)(a) of the Act, the Authority published a notice of intention to prepare a draft Scheme. The notice inviting submissions was published in the Irish language on-line newspaper, www.tuairisc.ie, as well as on the Authority’s website www.hia.ie on the 16th October 2015. The views of staff of the Authority were also noted. One submission, from *Comhlucht Forbartha na nDéise*, was received. The submission’s focus was that the Authority attempt to provide a comprehensive service through Irish for those who wish to avail of that service. The Authority appreciates the time and effort of all those who engaged in this process.

1.2 Objective of the Scheme.

The principal aim of this scheme is to consolidate and improve the Authority’s existing policies and practices in relation to the delivery of its services in the Irish language. This scheme has been developed to set out a standard approach by the Authority to fulfil its obligations in relation to the Irish language, taking into account what is practical and achievable over the coming three years.

With a personnel establishment of eleven, the availability of Irish language services in all areas of operation at all times cannot be provided. However the Authority is committed to improving the provision of services through Irish in accordance with the provisions of the Act.

1.3 Commencement Date of Scheme

This scheme has been confirmed by the Minister for Culture, Heritage and the Gaeltacht and is commenced with effect from **09 October 2017**. It will remain in force for a period of 3 years from this date or until a new scheme has been confirmed by the Minister pursuant to Section 15 of the Act, whichever is the later.

Chapter 2: Overview of The Health Insurance Authority

The Authority was established by Ministerial Order on 1 February 2001 under the Health Insurance Act, 1994 and operates in accordance with the provisions of this Act and the Health Insurance (Amendment) Acts (collectively “the Health Insurance Acts”).

The Authority was established as an independent regulator for the private health insurance market in Ireland. In fulfilment of this role, the Authority developed its work plan to include a vision, mission and values.

2.1 Mission and Objectives

Mission Statement

“To benefit the common good by supporting community rating, open enrolment and lifetime cover in a competitive voluntary health insurance market.”

Vision Statement

“To be recognised as an effective independent regulator of, and an authoritative source of information and advice on, the Irish health insurance market.”

Core Values

The HIA has adopted values to apply in its activities. The values of the Authority are to:

- act always with independence, impartiality and integrity;
- work in a professional and effective way;
- be a trusted custodian of assets under its management;
- actively engage with stakeholders and be receptive to new ideas and suggestions from all sources;
- be pro-active and innovative in its approach;
- maintain transparency in all of its activities; and
- value its people.

The Authority acknowledges the importance of and is guided by its vision, mission and values in maintaining high standards and quality provision of service.

2.2 Main Functions

The Principal Objective of the Health Insurance Acts is set out in legislation as follows:

“The principal objective of this Act is to ensure that, in the interests of the common good and across the health insurance market, access to health insurance cover is available to consumers of health services with no differentiation made between them (whether effected by risk equalisation credits or stamp duty measures or other measures, or any combination thereof), in particular as regards the costs of health services, based in whole or in part on the health risk status, age or sex of, or frequency of provision of health services to, any such consumers or any class of such consumers, and taking into particular account for the purposes of that objective:

- (a) the fact that the health needs of consumers of health services increase as they become less healthy, including as they approach and enter old age,
- (b) the desirability of ensuring, in the interests of societal and intergenerational solidarity, and regardless of the health risk status or age of, or frequency of provision of health services to, any particular generation (or part thereof), that the burden of the costs of health services be shared by insured persons by providing for a cost subsidy between the more healthy and the less healthy, including between the young and the old, and, without prejudice to the generality of that objective, in particular that the less healthy, including the old, have access to health insurance cover by means of risk equalisation credits,
- (c) the manner in which the health insurance market operates in respect of health insurance contracts, both in relation to individual registered undertakings and across the market, and
- (d) the importance of discouraging registered undertakings (health insurers) from engaging in practices, or offering health insurance contracts, whether by segmentation of the health insurance market (by whatever means) or otherwise, which have as their object or effect the favouring of the coverage by the undertakings of the health insurance risk of the more healthy, including the young, over the coverage of the health insurance risk of the less healthy, including the old.”

Community rating means measures which, whether in whole or part, apply towards the achievement of the principal objective.

The principal functions of the Authority are as follows:

- To monitor the health insurance market and to advise the Minister (either at his or her request or on its own initiative) on matters relating to health insurance;
- To monitor the operation of the Health Insurance Acts and, where appropriate, to issue enforcement notices to enforce compliance with the Acts or take prosecutions;
- To carry out certain functions in relation to risk equalisation, including to manage and administer the Risk Equalisation Fund;
- To take such action as it considers appropriate to increase the awareness of members of the public of their rights as consumers of health insurance and of health insurance services available to them; and

- To maintain “The Register of Health Benefits Undertakings” and “The Register of Health Insurance Contracts”.

The Authority shall exercise such powers as are necessary for the performance of its functions. The Minister for Health (“the Minister”) may assign further responsibilities to the Authority as provided for in the Acts.

2.3 Organisation Structure

Staffing

The Authority has a total staff complement of 11. The offices of The Health Insurance Authority are located at Canal House, Canal Road, Dublin 6.

Board

The Board of the Authority is comprised of 5 members one of which is Chairperson – appointed by the Minister for Health for a term of up to 5 years. 3 members of the Board currently serve on the Authority’s Audit Committee.

2.4 Key Services

- Ensure compliance by health insurers in the market
- Consumer advice and information
- Research and report to the Minister/Department of Health on matters relating to the private health insurance market.

2.5 Customers and Clients

The Authority’s principal customers is the general public to whom it has a particular duty of care to make members of the public aware of their rights as consumers of health insurance. The Authority also interacts with other institutions and agencies such as;

- Minister and Department of Health
- Registered Undertakings (Health Insurers)
- Civil Service
- Should there be any other bodies added to this list

Chapter 3: Details of services currently being provided by the Health Insurance Authority

Details of services currently being provided in English only or bilingually in Irish and English; including services in Gaeltacht areas, if applicable.

Current Provision of Services		
Services (General)	In English only	Bilingually, in English and Irish
Consumer Advisory Service	✓	
Consumer Information (leaflets)		✓
Comparison Website & Social Media	✓	
Publication of Annual Report		✓
Letterheads & Stationery		✓
Signage		✓
Oral Announcements		✓
Email Communication (Disclaimer)		✓

Chapter 4: Areas for future enhancement of Services

The Health Insurance Authority will also undertake the following lists of actions under each service.

Means of communication with the public		Commitment	Timeline By end Yr 1/ Yr 2 / Yr 3
Oral / Written Communication	Reception	Reception staff will give the name of the Health Insurance Authority bilingually and will be familiar with the basic greetings in Irish	Yr 1
	Face to Face/Counter Service	Staff will be familiar with the basic greetings in Irish	Yr 1
	Switchboard	Staff will give the name of the Health Insurance bilingually and be familiar with the basic greetings in Irish	Yr 1
	Telephone communications with the public	The Health Insurance Authority will provide staff with guidance on handling telephone calls from Irish speaking members of the general public. Customers will be greeted firstly in Irish and then in English.	Yr 2
	Recorded Oral Announcements	Currently bilingual	
	Live announcements	Not applicable	
	Information Leaflets/ Brochures	Information leaflets are currently available bilingually	
Media	Press Releases	Press releases relating to Irish Language issues will be issued simultaneously bilingually. In addition 25% of pre-planned press releases will also be issued in the same manner.	Yr 1
Information Technology	Email	We will publish a dedicated email address for queries in Irish on the website.	Yr 1
	Computer systems	The Authority's computer systems can currently handle the Irish language and any future systems will do likewise.	Yr 1
	Website	The static material on the Home and Contact Pages on the website will be made available bilingually. The Authority will develop further bilingual capacity on an ongoing basis and in line with future website development.	Yr 1
Gaeltacht	Placenames	The Authority will use the official placenames of Gaeltacht areas for official business - which are to be found on www.logainm.ie	

Chapter 5: Improving Language Capability

5.1 Recruitment

The Health Insurance Authority's recruitment policy, which is subject to the framework of agreed national recruitment procedures, will have regard to the need to improve Irish language capability on an incremental basis.

All new staff will be provided with an induction pack containing a copy of our agreed scheme in order to ensure that they are made aware of our commitments under the legislation.

5.2 Training and Development

Subject to the demand and budgetary provision, The Health Insurance Authority will endeavour to improve the knowledge and skills of employees and will ensure that all staff are given equal encouragement and opportunity to improve their Irish language competence, as resources permit.

		Commitment	Timeline By end Yr 1/ Yr 2 / Yr 3
Improving Irish Language Capability	Training	Encourage and facilitate staff to attend training courses to improve their proficiency in Irish	Yr 2

Specified Irish Language Posts

Having regard to Government policy for enhanced provision of services in Irish, the Department will, by the end of year one of the scheme, identify any posts for which Irish language competency is an essential requirement. Every effort will be made to fulfil these requirements by the end of this scheme having regard to recruitment, promotion and training policies, as appropriate. This will enable this Department to plan and prioritise the incremental improvement of services in Irish in a more strategic manner.

Chapter 6: Monitoring and Review

The implementation of the scheme will be monitored and reviewed on a regular basis by the Senior Management. They will keep the effective operation of the scheme under review, while ongoing monitoring of services provision and the level of demand for services through Irish will be carried out primarily by Heads of Division.

Achievement of stated targets will be monitored as follows:

- Letters, phone calls, requests, etc. received in Irish will be logged to allow for monitoring of demand
- Level of expenditure on translation of correspondence, website, publications etc. will be recorded
- Level of expenditure on training in Irish will be recorded
- Level of expenditure on bilingual advertising will be recorded

Chapter 7: Publicising of Agreed Scheme

Staff will be informed of their responsibilities in respect of the Official Languages Act 2003 and detailed guidance and instructions to be provided to all staff.

The contents of this scheme will be communicated to the general public by the following means;

- The Authority's website
- Circulation to staff, appropriate agencies and Public Bodies

Other means to publicise the scheme may also be used.

A copy of the agreed scheme will be forwarded to the Office of An Coimisinéir Teanga.