

# Varadkar closes health cover loophole

Adopted children now have the same automatic entitlement to private health insurance as biological children after Minister for Health Leo Varadkar signed an amendment to existing legislation.

Legislation governing the private health insurance sector forces insurers to accept children onto their parents' health insurance policies automatically, once they are added soon after the birth.

The Ombudsman's Office highlighted the problem by writing to the Department of Health expressing concern at the situation, after

But there was a legal loophole that allowed health insurers to require parents of adopted children to wait for up to five years before the child could be added to its adoptive parents' health insurance policies.

Ombudsman for Children Dr Niall Muldoon said it was an "important" step as it "brings equality to a cohort of children who were previously at a disadvantage, in comparison to children born in Ireland to parents with private health insurance".

Muldoon said that it would be a "huge relief" to parents who adopt a child who may have a pre-existing condition.

Until now they had "to endure the added pressure and stress of a five-year wait before full cover would be available for their child".

Muldoon said that was a burden that "should never have existed".

it was alerted by a parent who had adopted a child from abroad.

"As Ombudsman for Children, I am delighted that this has now been resolved and that parents who wish to adopt a child, who may have pre-existing health concerns, will have one less concern and those children will have the same access to healthcare as any other child in their family," Muldoon said.

The minister signed an amendment to the Health Insurance Act 1994 (Open Enrolment) Regulations 2015.

**BY SUSAN MITCHELL**