

**SPECIAL ACCOUNT ESTABLISHED UNDER SECTION 4 OF THE HEPATITIS C COMPENSATION TRIBUNAL  
(AMENDMENT) ACT 2006 - INSURANCE SCHEME**

**ACCOUNT OF RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 31 DECEMBER 2022**

	2022 €	2021 €
Balance at 1 January	0	0
<b>Receipts</b>		
Oireachtas Grant	0	252,475
	<hr/> 0	<hr/> 252,475
<b>Payments</b>		
Refunded to HSE in respect of Insurance Premium Loadings, Uninsurable Benefit Underwritings and Scheme Administration Costs	0	252,475
	<hr/> 0	<hr/> 252,475
Balance on Special Account at 31 December	0	0

---

Bernard Gloster  
Chief Executive Officer

## **SPECIAL ACCOUNT ESTABLISHED UNDER SECTION 4 OF THE HEPATITIS C COMPENSATION TRIBUNAL (AMENDMENT) ACT 2006 - INSURANCE SCHEME**

### **STATEMENT OF ACCOUNTING POLICIES**

#### **Background**

The Hepatitis C Compensation Tribunal (Amendment) Act 2006 established a statutory scheme with effect from January 2007 to address insurance difficulties experienced by persons infected with Hepatitis C and HIV through the administration within the State of blood and blood products. This scheme addresses the problems faced by these persons due to their inability to purchase mortgage protection, life assurance policies and travel insurance as a result of contaminated blood products being administered to them. The scheme covers the insurance risk for the 1,700 or more people entitled to avail of assurance products, regardless of any other medical conditions these people may have, once they pay the standard premium that an uninfected person of the same age and gender would pay. The overall cost over the lifetime of the scheme is estimated at €90 million.

Applications for insurance are processed by the scheme administrator, who is an officer of the HSE and are charged to the HSE in the first instance.

In accordance with the Act, a Special Account was established on 1 October 2007 which is an account with the Paymaster General held in the joint names of the Health Service Executive and the Minister for Finance and which reimburses the HSE for benefits paid under the insurance scheme and the costs of the scheme administrator. The bank accounts of the PMG were transferred to Danske Bank in 2018.

#### **Funding**

The Special Account is funded from moneys provided by the Oireachtas through Vote 38 - Health. Payments from the Vote into the Special Account and reimbursements from the Special Account are issued only with the sanction of the Minister for Finance and the Minister for Public Expenditure National Development Plan Delivery and Reform. These moneys may only be used for the purposes for which they were voted and shall be issued out of that account only by direction of the Minister for Finance and the Minister for Public Expenditure National Development Plan Delivery and Reform.

#### **Administrative and Governance Arrangements**

The HSE is responsible for the administration of expenditure incurred under the insurance scheme. Requests by the HSE for reimbursement which are based on scheme expenditure and the costs of the HSE as scheme administrator are sent at regular intervals to the Department of Health, which are then sent to the Department of Expenditure National Development Plan Delivery and Reform for approval by the Minister. Once the Minister's approval is received, the HSE is refunded from the Special Account. The governance and control procedures (which encompass the account) are set out in the HSE's financial statements.

#### **Basis of Accounting**

The account has been prepared on a receipts and payments basis. Outstanding liabilities are set out in Note 2 to the account.

#### **Oireachtas Grant**

The Oireachtas grant is paid into the Special Account from the Vote 38 Health.

**SPECIAL ACCOUNT ESTABLISHED UNDER SECTION 4 OF THE HEPATITIS C COMPENSATION TRIBUNAL (AMENDMENT) ACT 2006 -  
INSURANCE SCHEME**

**NOTES TO THE ACCOUNT**

<b>Note 1</b>	<b>2022</b>	<b>€</b>	<b>2021</b>	<b>€</b>
<b>Statement of Balances as at 31 December</b>				
Balance on Special Account at 31 December		0		0
Outstanding				
Amount due for refund to the HSE at 31 December		1,136,607		2,640

<b>Note 2</b>				
<b>Outstanding Liabilities at 31 December</b>				
Opening balance - due to the HSE at 1 January		2,640		(59,189)
Payments made by the HSE during the year		1,133,966		314,304
Refunds made to the HSE during the year		0		(252,475)
Balance due to the HSE at 31 December		<u>1,136,607</u>		<u>2,640</u>

**Note 3**  
**Current Scheme Expenditure**  
Expenditure in relation to the Hepatitis C Insurance Scheme to 31 December is as follows:

	<b>2022</b>	<b>€</b>	<b>2021</b>	<b>€</b>
Pay		90,286		92,583
Payments of insurance premium loadings		437,156		218,289
Payments of uninsurable benefits to claimants underwritten by the HSE		602,623		0
Advertising		0		0
Legal and Professional Fees		0		0
Office Expenses		3,901		3,432
		<u>1,133,966</u>		<u>314,304</u>

**Note 4**  
**Cumulative Scheme Expenditure**  
Cumulative expenditure in relation to the Hepatitis C Insurance Scheme to 31 December is as follows:

	<b>2022</b>	<b>€</b>	<b>2021</b>	<b>€</b>
Pay		1,492,531		1,402,245
Payments of insurance premium loadings		5,577,062		5,139,906
Payments of uninsurable benefits to claimants underwritten by the HSE		5,521,579		4,918,956
Advertising		97,529		97,529
Legal and Professional Fees		340,824		340,824
Office Expenses		102,706		98,804
		<u>13,132,231</u>		<u>11,998,264</u>

**Note 5**  
€1,122,481 was transferred to the Special Account from the Department of Finance on 26 January 2023 and will be included in the 2023 accounts.