

[Should You Keep Your Health Insurance In India If You're Moving Abroad?](#)

Whether to continue with health insurance in India while moving abroad would depend on factors like the duration of the stay and policy coverage, etc.



Moving abroad can be an exciting opportunity, but it also requires careful planning and consideration, especially concerning your finances. One of the most significant financial decisions you'll face when moving abroad is whether to continue your health insurance in India. Several factors are to consider, including your length of stay, your current health status, and the health insurance options available in your new country.

Says Rakesh Goyal, Director, Probus Insurance Broker: "There are numerous factors to consider before continuing or quitting health insurance coverage." If you're moving to another country and won't be returning to India anytime soon, it's advisable to terminate your policy. Basic health insurance coverage in India only covers medical emergencies within the country; it won't cover medical expenses abroad.

However, if you plan to return to India within a few months or years, keeping your health insurance policy is better. Alternatively, you can obtain global medical insurance in India and remain protected while travelling abroad. Several insurance companies provide overseas health coverage at a higher cost, but it's worth considering if

It's important to note that most health insurance plans in India are designed with the insured's location and potential medical emergencies in mind. The plans and premiums are adjusted accordingly to account for these factors. If you relocate or travel outside of India, your health insurance policy will not cover you unless specifically mentioned in the contract.

According to Bhaskar Nerurkar, head of the health administration team at Bajaj Allianz General Insurance, "Today, everyone has to get health insurance in case of a medical emergency. Due to the unexpected nature of medical crises, it is crucial always to be covered."

If your health insurance policy only covers you while you're in India, it's pointless to pay the premium if you're moving overseas permanently or for an extended period. You won't be able to file a claim, and paying the premium would be a waste of money.

Instead, it's better to terminate your policy in India and purchase a new plan in your new country that covers you for any medical expenditures you may incur. However, if you're only staying abroad for a short period and plan to return, it's better to continue with your Indian health policy. It's essential to weigh the costs and benefits of keeping your policy versus purchasing a new plan in your new country.

The decision to keep or terminate your health insurance policy in India when moving abroad depends on several factors. It's crucial to evaluate your health insurance options in your new country, consider your length of stay, and weigh the costs and benefits of keeping your Indian policy versus purchasing a new plan. Always prioritize your health and ensure you have adequate coverage for any medical emergencies that may arise.