

### [How To Port Your Health Insurance Policy](#)



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Not satisfied with your health insurance provider because of poor services and a cumbersome claim process? You can port your health insurance policy.

“You can port your health insurance policy from your current insurer to a new insurer for the primary reason that you are unhappy with their product offerings or service,” says Bhaskar Nerurkar, head health administration team, Bajaj Allianz General Insurance.

He says that you can port your policy close to the renewal of your health insurance policy, and the process should be initiated 45 days before the time of renewal of your policy. To port your policy, you must submit a new proposal form in addition to the portability form and some additional documents like identity and address proof, medical history, etc. After receiving your request for portability, the new insurer will contact the previous insurer to inquire about your medical and claim history. Then, according to its underwriting standards, the new insurer may accept the request, suggest coverage, or even reject your portability request.

**Continue to stay protected:** “When you port your policy to the new insurer, the benefits accumulated during your policy period, like waiting periods on specific illnesses, pre-existing diseases, and maternity benefits, will continue with your new insurer as well,” says Nerurkar. Even benefits like cumulative bonuses will be carried forward in portability. In addition, the sum assured you have opted for and the number of insured members will continue in your new policy.

**Things to keep in mind:** Before porting your health insurance policy, you should be aware of some of the things mentioned below. First, you can port your policy only when your policy is due for renewal. The benefits you have accumulated in your previous policy will continue only with the existing sum assured. “If you wish to increase your sum assured with the new insurer, then the benefits will not be applicable to the increased sum assured but only to the old sum assured. Waiting periods may be applied on the new sum assured; however, it may differ from insurer to insurer,” says Nerurkar.

It is advised to port your policy if you want better coverage or service, but it must not be primarily based on a lower premium.

Also, you must know the inclusions and exclusions of your new policy, including the sub-limits or co-pay terms, room-rent capping, etc. Look for a policy that does not have too many restrictions so that you do not have high out-of-the-pocket expenses when making a claim.

Finally, disclosing all the details about your medical and claims history to the new insurer is imperative to avoid any hassles of non-disclosure.