

Not happy with your health insurer? How portability helps you switch without losing benefits

Synopsis

Feeling let down by your health insurance? Portability allows you to switch providers without losing benefits like waiting period credits and no-claim bonuses. Understand the rules and benefits to ensure a smooth transition to a better policy when it's time for renewal.



If you feel let down by your current health insurance provider because of increasing premiums, restricted coverage, unsatisfactory customer service, or a hassle-filled claims process, then remember, you have a way out.

Here's how to switch health insurers without losing benefits. (AI generated image)

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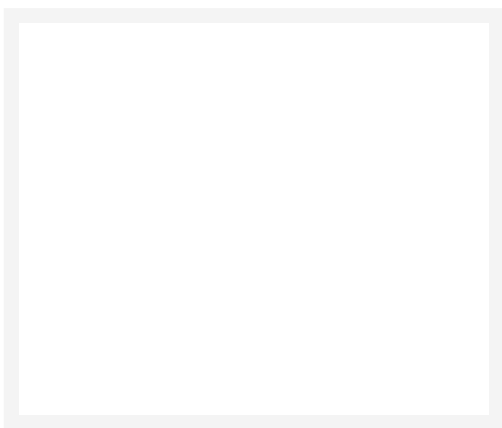
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You can switch insurers through [health insurance portability](#) if your current health insurance company no longer meets your needs.

Keep reading to learn how health insurance portability works, when you



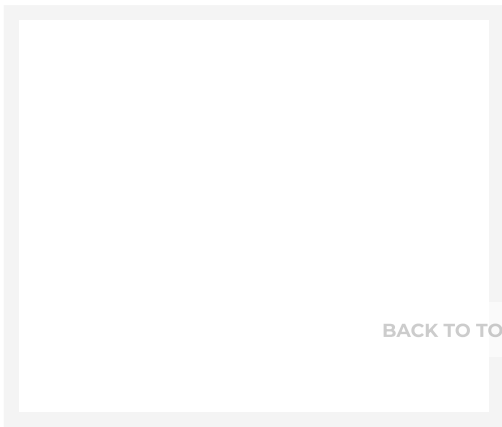
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should consider it, its key benefits, how to port from a group health insurance policy to an individual plan, and the common mistakes to avoid.



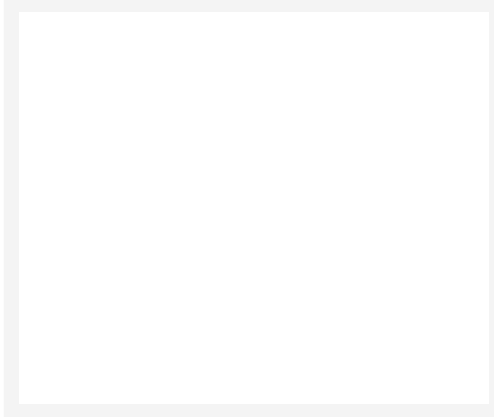
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How does health insurance portability benefit policyholders?

Health insurance portability allows you to switch insurers without losing continuous benefits, including any waiting periods for pre-existing conditions, which are also carried over to the new policy.

“Portability is a regulatory mechanism that protects continuity benefits when policyholders shift to a different insurer,” says Sarita Joshi, Head of Health and Life Insurance, Probus.



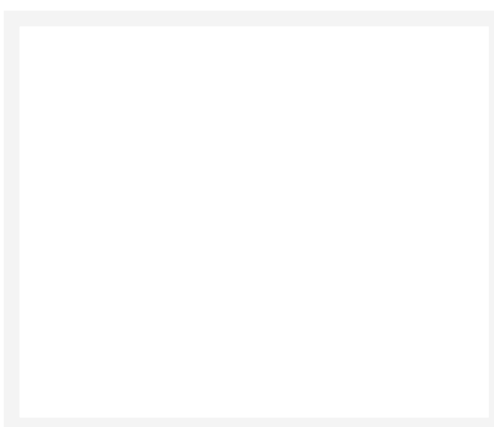
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Health insurance portability helps the policyholder move to a plan with better features, wider coverage, or more competitive premiums.

Health insurance portability IRDAI rules: When can you port your

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policy?

IRDAI norms allow portability only at the time of policy renewal to help ensure there is no break in coverage while switching insurers.

“As per Insurance Regulatory and Development Authority of India (IRDAI) guidelines, policyholders can port their policy at the time of renewal without losing the benefits accumulated under the previous policy,” says Gurmeet Singh, Vice President & Head – Health and PA Underwriting, IFFCO TOKIO GIC.

For instance, in the case of individual policies, if the policyholder has been continuously covered without any break for four years or more, the insurer may allow migration without fresh underwriting to the extent of the existing sum insured and accrued benefits, he adds.

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How does health insurance portability benefit you?

One of the biggest advantages of portability is continuity of benefits. Typically, the following benefits are retained:

By Anshika Jain, ET Online | Last Updated: Apr 01, 2026, 03:01:46 PM IST

waiting period credits

- Continuity benefits for pre-existing diseases
- Accrued No Claim Bonus (NCB)

“Typically, the key benefits retained during portability include credit for waiting periods already completed, continuity benefits for pre-existing diseases, and no loss of accumulated benefits like No Claim Bonus (subject to policy terms), and so on,” says Singh.

Insurers do not carry forward NCB; instead, they provide the continuity benefit on NCB. This means the new insurer underwrites the proposal and admits it or revises terms depending on the proposer’s age, health condition, and changes in the claims history, explains Joshi.

When should you consider porting your health insurance policy?

A policyholder should consider porting their health insurance policy if they are not satisfied with their current insurer. This dissatisfaction may arise due to:

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- Limited coverage
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“Porting makes sense when your current policy is deficient on some level, such as low sum insured, low sub-limits, poor claim experience, no restoration benefits, etc. In the majority of these cases, if premiums are increased without a significant improvement in benefits being offered,” says Joshi.

Timing is important. Porting works when you’re still relatively healthy and before the complications set in, so your insurer will be happier to accept you and carry forward your existing benefits, adds Joshi.

When to avoid porting your health insurance policy?

But while portability offers flexibility, it may not always be the right move.

Do's	Don'ts
Apply for portability at least 45 days before renewal	Don't wait till the last minute, you may lose continuity benefits
Compare policies for better coverage, not just lower premiums	Don't assume all benefits will be the same in the new policy
Check waiting period credits and continuity benefits	Don't ignore exclusions or new sub-limits in the new policy
Disclose complete health and claims history accurately	Don't hide past illnesses or claims, it may lead to rejection
Port when you are relatively healthy	Don't port during ongoing treatment or after major claims
Check policy coverage elements like room rent limits, restoration, disease-wise sub-limits	Don't focus only on premiums while ignoring coverage gaps

“Ideally, policyholders should avoid switching if they are in the middle of treatment or have recently made a claim. Apart from that, avoid porting if the new policy comes with fresh restrictions or exclusions that may not suit your needs,” says Singh.

Also, porting should be avoided if the policyholder is close to completing key waiting periods under the existing policy, or if there is any risk of a break in policy continuity, in such circumstances, one should not opt for porting, he

adds.

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“In any case, do not port if you have existing treatments ongoing, recent major claims, or you’re advanced in age as new insurers may selectively underwrite you tougher or have an exclusion that you aren’t aware of,” says Joshi.

Porting from group health insurance to an individual policy

Yes, it is possible to port your group health insurance policy to an individual policy. However, timing, coverage continuity and costs are critical factors to consider by policyholders when porting from a group health insurance plan to an individual one.

“Policyholders should keep in mind that they can apply for portability when they exit the group policy (for example, when changing jobs or retiring). Continuity benefits, such as waiting periods for pre-existing diseases, may be carried forward, subject to insurer approval, says Singh

The sum insured under the individual policy may differ, and underwriting may apply. Also, premiums for individual policies are generally higher compared to group policies. It is advisable to initiate the portability process well in advance, ideally before leaving the job, to avoid any coverage gap, he adds.

“Group insurance is employer-controlled and lapses when you leave the job, making porting essential for continuity. You must first migrate to an individual plan with your current insurer. You should initiate the request at least 45–60 days before your group policy expires,” says Siddharth Singhal, Head of Health Insurance at Policybazaar.

Common mistakes to avoid while porting health insurance

Here are the common mistakes to avoid while porting your health insurance policy, as pointed out by Singhal:

- Initiating the porting process too close to the policy expiry date can risk loss of continuity benefits if the grace period lapses
- Assuming that the new insurer will automatically replicate all existing benefits
- Coverage elements such as room rent limits, no-claim bonuses, or disease-wise sub-limits can vary significantly between policies.

- Failing to accurately disclose previous claims or existing health conditions, which may lead to rejection during underwriting or claim disputes later
- Not maintaining clear communication with both the current and new insurer during the transition

"As per IRDAI regulations, insurers can't charge any type of processing fees to complete the porting process. However, keep in mind that the new insurers may still re-evaluate your individual risk profile, which could lead to a rise in premiums and the same is subject to risk assessment guidelines of individual insurers," says Vikram Roy, Head – Health Claims Operations, Go Digit General Insurance.

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