



Ref: IRDAI/HLT/REG/CIR/03/01/2020

01.01.2020

To,

CEOs of all General and Standalone Health Insurance Companies

Re: Guidelines on Migration and Portability of health insurance policies

Reference is invited to Regulation 17(iv) and clause 16 of Schedule I of IRDAI (Health Insurance) Regulations 2016. In terms thereof, following guidelines are issued:

A: NORMS ON PORTABILITY:

1. Portability shall be allowed under all individual indemnity health insurance policies issued by General Insurers and Health Insurers including family floater policies.

B: NORMS ON MIGRATION:

2. In addition to the migration option to be provided to the policyholders as specified under Regulation 17(i) of IRDAI (Health Insurance) Regulations 2016:
 - i. Every individual policyholder (including members under family floater policy) covered under an indemnity based individual health insurance policy shall be provided an option of migration at the explicit option exercised by the policyholder;
 - a. to an individual health insurance policy or a family floater policy, or;
 - b. to a group health insurance policy, if the member complies with the norms relating to the health insurance coverage under the concerned group insurance policy.

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3. Every individual member, including family members covered under an indemnity based group health insurance policy shall be provided an option of migration at the time of exit from group or in the event of modification of the group policy (including the revision in the premium rates) or withdrawal of the group policy:
 - a. to an individual health insurance policy or a family floater policy.
4. Migration shall be applicable to the extent of the sum insured under the previous policy and the cumulative bonus, if any, acquired from the previous policies.
5. Only the unexpired/residual waiting period not exceeding the applicable waiting period of the previous policy with respect to pre-existing diseases and time bound exclusions shall be made applicable on migration under the new policy.
6. Migration may be subject to underwriting as follows:
 - a. For individual policies, if the policyholder is continuously covered in the previous policy without any break for a period of four years or more, migration shall be allowed without subjecting the policyholder to any underwriting to the extent of the sum insured and the benefits available in the previous policy.
 - b. Migration from group policies to individual policy will be subject to underwriting.
 - c. Where underwriting is done, the insurance company shall convey its decision to the policyholder within 15 days as per Regulation 8(6) of IRDAI (Protection of Policyholders' interests) Regulations 2017.
7. A policyholder desirous of migrating his/her policy shall be allowed to apply to the insurance company to migrate the policy along with all members of the family, if any, atleast 30 days before the premium renewal date of his/her existing policy. However, if the insurer is willing to consider even less than 30 days period then the insurer may do so.
8. Insurer shall not levy any charges exclusively for migration.



9. Insurers shall clearly draw the attention of the policyholder in the policy contract and the prospectus that:
- i. Migration is allowed as per these Guidelines as amended from time to time.
 - ii. Policyholder should initiate action to approach the insurer to exercise migration option well before the renewal date to avoid any break in the policy coverage.
10. Individual members, including the family members covered under an indemnity based group health insurance policy shall have the right to migrate from such a group policy to an individual health insurance policy or a family floater policy, thereafter Portability shall be allowed as per Clause (1) above and in accordance to the norms specified under IRDAI (Health Insurance) Regulations, 2016.
11. These Guidelines are issued under the powers vested with Section 34 (1) of the Insurance Act, 1938 and will come in to force with immediate effect.
12. This has the approval of the competent authority.


(Suresh Mathur)
Executive Director