



भारतीय बीमा विनियामक और विकास प्राधिकरण  
INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA

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Portability of Health Insurance

IRDA had earlier required that portability of health insurance policies across non life insurance companies including stand alone health insurance companies would be introduced with effect from 1st July 2011. The modalities of such portability to be effective and consumer friendly have been discussed with the non life insurers in the country.

To ensure that portability is available in a smooth manner for the policyholders, it is necessary to ensure that historical data on the policyholder's health related details of claims be available to insurers. IRDA has embarked upon providing a web based facility for the insurers to feed in all relevant details on health insurance policies issued by them to individuals which will be accessed by the new company to which a policyholder wishes to port his policy. Such a system will enable the new insurer to obtain efficiently data on history of health insurance of the policyholder wishing to port. Such a facility is necessary to enable the smooth running of the system.

The web enabled facility is being established by IRDA and the Authority will implement portability of health insurance policies across non life insurers in the country not later than 1st October 2011.

**Chairman**