



Ref: IRDAI/HLT/REG/CIR/002/01/2020

To

All insurers and TPAs wherever applicable

01.01.2020

Re: Modification guidelines on standardization in health insurance

1. Reference is invited to Chapter – I of Guidelines on Standardization in Health Insurance issued vide Ref: IRDA/HLT/REG/CIR/146/07/2016 dated 29th July, 2016, where Standard Definitions for 42 commonly used terms in health insurance policies are defined.
2. The following two definitions are inserted as clause 45 and 46 into the within referred Standard Definitions with immediate effect.

45. Migration:

“Migration” means, the right accorded to health insurance policyholders (including all members under family cover and members of group health insurance policy), to transfer the credit gained for pre-existing conditions and time bound exclusions, with the same insurer.

46. Portability:

“Portability” means, the right accorded to individual health insurance policyholders (including all members under family cover), to transfer the credit gained for pre-existing conditions and time bound exclusions, from one insurer to another insurer.

3. These definitions shall be applicable in respect of all health insurance products (both Individual and Group) filed immediately after the date of issuance of this circular.
4. This has the approval of the competent authority.


(Suresh Mathur)
Executive Director