# Porting versus migrating in health insurance: Key differences every policyholder should understand before switching plans.

You spent years earning your health cover's benefits. Here's how to switch plans without losing a single one of them.

For years, you paid your health insurance premiums without fail.

You waited patiently through the "waiting periods" those first years before your pre-existing conditions were fully covered. You quietly built up your no-claim bonus. In a way, you earned your policy's real value drop by drop, year by year.

But now something feels wrong. Maybe a claim was delayed. Maybe the service disappointed you. Maybe the premium jumped, or the plan simply no longer fits your family. You want to switch but a frightening thought stops you cold:

*"If I change now, do I lose everything? Do I start those waiting periods all over again?"*

That single fear traps thousands of families in policies they have quietly outgrown. The good news is this: you are not trapped, and you do not have to lose what you have earned.

**Two Doors Out - Not One**

When you want to switch, there are two very different routes. Knowing the difference between them can save you years of earned benefits.

**Porting = change the COMPANY. Migration = change the PLAN (same company).**

*In both, your waiting periods and bonus travel with you — you never start from zero.*

**Porting: Changing Your Insurer**

Porting means moving to a completely different insurance company say, from Company A to Company B while carrying your earned benefits along with you.

The catch: the new company will look at your health afresh. Much like meeting a new doctor, they assess your age and medical history, and they may accept you, add certain conditions, or in some cases decline. Porting is your escape route when the problem is the company itself poor service, claim troubles, or a hospital network you cannot rely on.

## Migration: Changing Your Plan

Migration means staying with the same company you already trust, but moving to a better or more suitable plan.

Because they already know you, this route is usually smoother and if you have been covered with them for four years or more without a break, they often cannot put you through a fresh health check again. Migration is your answer when you like the company but have simply outgrown the plan.

| AT A GLANCE | PORTING change the company | MIGRATION change the plan |
|---|---|---|
| What changes | Your insurance company | Only your plan |
| Your insurer | A new company (A → B) | Stays the same |
| Fresh medical check? | Yes — the new insurer re-assesses you | Usually not, if covered 4+ years |
| Best when... | You're unhappy with the company — service or claims | You like the company, but outgrew the plan |
| Apply before renewal | About 45 days before | About 30 days before |
| In BOTH, your waiting periods and no-claim bonus carry over — you never start from zero. | | |

*The key differences at a glance. Timelines follow IRDAI norms — confirm the exact dates with your insurer.*

## The Rules That Quietly Protect You

A few simple rules make all the difference. Switch only at renewal time never in the middle of a policy. Apply early: about 45 days before renewal to port, and about 30 days before to migrate. Never let your old policy lapse before the new one begins, because even a small gap can wash away the years you worked so hard to build. And by law, the switch itself costs you nothing.

One honest note: if you increase your cover while switching, the extra amount may carry its own fresh waiting period. Your existing cover, though, keeps every bit of its hard-earned continuity.

## Why We Are Sharing This

You may wonder why an investment partner is talking to you about health insurance. The reason is simple: your health cover is the quiet foundation that protects everything else you are building. One large, uninsured hospital bill can undo years of careful investing in a single week.

Looking after your money means looking after what protects it, too. So before you switch out of frustration or fear pause, and switch wisely instead.

## Final Thought

Imagine carrying an umbrella for years.

One day, you realise there's a stronger, better umbrella available.

Would you throw away your old one without checking whether the new one will protect you just as well?

Probably not.

Health insurance deserves the same careful thought.

Whether you choose to **port** or **migrate**, make the decision based on **better protection not just a lower premium.**

Because when a medical emergency arrives, your family won't remember how much premium you saved.

**They will remember whether your policy stood by you when it mattered most.**

### 💡 Opulence Wealth Insight

**Health insurance is not a product you buy once and forget. Review it regularly as your family, income and healthcare needs evolve. Whether you are considering porting or migrating, always evaluate coverage, claim support, waiting period continuity and long-term suitability before making a decision. An informed choice today can protect both your health and your wealth tomorrow.**