

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:1457
ANSWERED ON:13.12.2013
PORTABILITY IN HEALTH INSURANCE
Vishwanath Shri katti Ramesh

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has issued/framed any guidelines for portability in health insurance;
- (b) if so, the details thereof along with the time by which such portability is likely to be allowed;
- (c) whether the Government has received any complaint relating to health insurance policy holders in the recent past; and
- (d) if so, the details thereof and the corrective steps taken/being taken by the Government in this regard;

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA)

(a) and (b): Yes, Sir, the Insurance Regulatory and Development Authority (IRDA) has implemented the portability of health insurance policies across all non-life insurance companies with effect from 1st October, 2011. As per the Guidelines, all insurers issuing health insurance policies shall allow for credit gained by the insured for pre existing condition(s) in terms of waiting period when he/she switches from one insurer to another or from one plan to another, provided the previous policy has been maintained without break. The Guidelines are applicable for existing as well as new contracts.

c) and (d): The industry-wide data on complaints received from health insurance policyholders by non-life insurers is as follows:

S.No	Complaints relating to 2010-11#	2011-12	2012-13	2013-14	
	(Upto 30.11.2013)				
1	Health policies	45132	34836	30279	15477
2	Total complaints received	126658	93155	78927	42419
3	% of health complaints to total complaints	35.63	37.40	38.36	36.49

For complaints registered at the insurer's end, the company directly examines the complaint and attempts to resolve the same. In case the resolution is not satisfactory, the complainant can escalate the complaint to IRDA. IRDA forwards the complaint to the insurer for re-examination and resolution directly. The insurer is required to resolve the complaint and advice action within 2 weeks in terms of IRDA (Protection of Policyholders' Interest) Regulations, 2002. IRDA plays a facilitative role in resolution of policyholder grievances by insurers. If the policyholder is not satisfied with the resolution or if the matter falls within the grounds of complaint under Rule 12 of the Redressal of Public Grievances Rules, 1998, he can make a complaint before the Insurance Ombudsman for examination of the same under the provisions of Redressal of Public Grievances Rules, 1998. The policyholder is also free to approach any other forum for redressal of his unresolved grievance, if he may so desire.