

Can I switch private health insurers?

The simple answer is 'yes'. Choosing a private health insurance policy doesn't have to be a forever commitment. In fact, you can switch to another health fund whenever you like.



Waiting periods

If you decide to switch insurers and you are willing to keep the same level of hospital cover you had previously you won't need to serve a new waiting period.*

**As long as your payments with the previous insurer are up to date and you aren't already serving a waiting period.*



Lifetime health cover

As with the waiting period, your 'lifetime health cover' won't be affected and your old fund will pay back any money you've paid in advance.



Portability rules protect consumers

The Private Health Insurance Act 2007 includes 'portability' rules to protect consumers who want to change to another hospital policy with the same insurer or with another insurer.

Click here to read the Private Health Insurance Ombudsman's complete guide to transferring health insurance entitlements between health insurers or policies.

For more information visit www.privatehealth.gov.au or call the Private Health Insurance Ombudsman on: 1300 737 299.

Simple steps to switching to another health fund



Phone your new fund and answer the questions they ask.



Confirm with your new fund that there will not be a waiting period. Your new fund should contact your old fund directly to action the change.



The old fund will be asked to send through a transfer certificate with your premium level and conditions.



Your new fund will then allow you entry at the same cover level.