



A Guide to Switching Private Health Insurance



Why switch health insurance providers?

If you currently have a health insurance policy, you may wonder if you could be benefitting from switching to a new provider.

Switching health insurance is easy to do and can mean that you can keep your cover but potentially get other key benefits that suit you.

So, whether your circumstances have changed or you want to know what else could be available, comparing quotes at renewal stage or even mid-term of your policy is important for getting the best cover.

Benefits of switching health insurance providers

There are many potential benefits of switching at renewal stage or mid-term in your policy, including:

Getting the best deal

You'll have peace of mind that you've got the **best price guaranteed** through comparison of the leading UK health insurance providers.

Full confidence in your policy

Peace of mind that you've got the best policy for your needs. Having expert advice means knowing exactly **what you're covered for**.

Getting the best suited cover

If you've had a change in circumstances, such as having a child, you may want to move to a **family health insurance** policy to cater better to your needs. They may have different benefits, such as free new-born cover.

Getting the best perks

Beyond saving money, there could be insurance providers that have better **perks and discounts**.

For example, some providers offer discounts on gym memberships, health assessments, fitness products or subscriptions.



Can I switch from one health insurance policy to another?

Yes, you can switch from one health insurance policy to another if it's better suited to you. The good news is that you can often keep the same underwriting terms and you'll only need to answer specific insurer questions, making it simple to switch.

We compare quotes from the leading UK insurers including **Aviva, AXA, Bupa, Freedom Health Insurance, The Exeter, Vitality and WPA**. There are plenty of different insurers we can assess to ensure you get the best policy for your needs at the best price.



Can I switch health insurance with pre-existing conditions?

You can switch health insurers when you have a pre-existing condition, and it can be much easier than you think.

Whether you have claimed on your policy, or had a pre-existing condition before obtaining health insurance, there are options for you to switch to a new provider. It doesn't necessarily mean the pre-existing condition will be included in your policy but it does mean you can still get cover with it excluded.

Pre-existing conditions can include any kind of medical condition or injury you had prior to obtaining a health insurance policy. Some common conditions include: **asthma, diabetes, arthritis, heart disease and cancer**.

If you do have a condition that is covered on your existing policy it doesn't necessarily mean you are stuck with it. There are various options to continue your existing cover.



When switching a health insurance policy, the underwriting options usually include:

Continued Moratorium Underwriting (CMORI)

Which means keeping the same underwriting conditions you had on your previous policy. This means any exclusions or pre-existing conditions remain the same and you won't need a health assessment for your new policy.

It also means there is the possibility of your pre-existing condition becoming covered in the future.

Continued Personal Medical Exclusions (CPME)

Which means you won't have any new exclusions included based on past medical conditions.

Are there any disadvantages of moving to a new health insurer?

Switching health insurance companies can be beneficial if it leads to improved coverage, cost savings, or better customer service. Our expert advisers can help you assess whether switching is the right decision for you.

That's why it's beneficial to speak to an expert who will advise you if a switch is the right move for you.

They may find it in your best interest to remain with your current provider, in which case that is exactly what they would recommend.



How does the switch process work?

Using a free comparison service like Usay Compare means that you can have a consultation with an expert adviser to understand your needs, requirements and circumstances to decide what the best option is for you.

- 1** Have a **free 45-minute consultation**. This involves talking with our advisers so they can understand your needs and requirements, compare quotes and provide recommendations. You'll get the opportunity to ask any questions.
- 2** You then have the time to consider what options are available to you and **make an informed decision** about your future health and cover.
- 3** If you decide to go ahead and make the switch, your adviser will sort out all the **documents and changes needed**, contacting your old insurer and setting up your policy with your new one.
- 4** You'll have support throughout if you need it and can have another consultation when it's **time to renew** to see what options and price is best for you.

What are the benefits of using an advised service to switch?

Looking to switch on your own can be time consuming. Trawling through different insurer websites and comparing individually can be a lot of hard work.

Using an advised free service to switch can be quicker and guarantee you're getting the best policy at the best price.



Some benefits of using **Usay Compare** include:



We offer a full comparison service

We work with all the leading UK insurance companies to compare a range of quotes for our customers.



We offer expert advice

We offer a free consultation with our expert advisers on the phone. This gives you the opportunity to ask any questions and know exactly what your cover includes.



We understand your circumstances

Getting to know you and your circumstances helps us to make sure the policy suits you.



We provide detailed explanations

We will cover all the complex insurance terms that don't always make sense. Know exactly what to expect from your policy, especially if you need to make a claim.



We manage the switch for you

We do all the hard work getting you set up with your new insurer. We're always on hand for any questions you have throughout the entire process.

Usaycompare

The health insurance experts

01285 864670

info@usaycompare.co.uk

www.usaycompare.co.uk

