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Most health covers offer a grace period of 15 to 30 days after the due date. Your policy remains active during this time and you can pay the premium without losing benefits

A lapsed health insurance policy can be reinstated but it has to be done quickly. Insurers usually allow revival within a stipulated period on payment of overdue premiums, occasionally with interest or a fresh health declaration.

Most health insurance policies have a grace period of 15 to 30 days after the premium due date. The policy remains active during this period and you can pay the premium without losing benefits. However, claims during this period may not be accepted.

Once the grace period is over, reach out to the insurance company as soon as possible. Many insurers allow revival within a specific period (often up to 6 months after lapse), but conditions may apply. Delays may lead to a fresh underwriting or the loss of benefits such as waiting-period credits.

You may also need to undergo tests, submit new health declarations and obtain approval from the insurer. If the gap is long, waiting periods (for pre-existing diseases or specific treatments) may restart, and continuity benefits could be affected.

“Reinstating a lapsed policy is not an automated step. It may require fresh underwriting, and in certain cases, waiting periods may apply again, particularly for existing health conditions,” said Tapan Singhel, MD & CEO, Bajaj General Insurance Ltd (formerly Bajaj Allianz General Insurance Company Ltd).

“This is why I advise policyholders to view the grace period as a limited opportunity to regularise a delay, rather than an extension of active coverage. Timely renewal remains the most prudent way to preserve both continuity and long-term benefits of your health insurance policy,” Singhel said.

Policyholder should review renewal terms mentioned in the policy document, including the duration of the grace period, as this can vary across products and insurers.

If there is any uncertainty, reaching out to the insurer well before the due date can help avoid last-minute challenges.

Renewing on time is the simplest way to ensure that your coverage continues without interruption and that the benefits you have accumulated remain protected.