



Important changes effective 1 February 2026



New group switch policies incepting on **1 February 2026** will benefit from a simplified medical declaration.

We greatly value the feedback we receive from our intermediary partners and thank you for the valuable insights you continue to share with us.

As part of our ongoing review process, we have listened to your feedback and identified an opportunity to simplify key elements of our group switch declaration, ensuring it remains clear, straightforward, and fully supportive of the way you work with your group clients.

These enhancements are designed to make switching to Freedom Health Insurance smoother for your group clients.

### **What has changed?**

#### **For all new switch groups**

The review period for heart, cancer, and circulatory conditions has reduced to 2 years instead of 3 years.

#### **3 to 9 employees**

Musculoskeletal and mental health conditions will now be reviewed over 12 months instead of 3 years.

#### **10+ employees and MHD 30+ employees**

There is no longer a requirement to inform us about previous mental health conditions.

### **The updated switch business declaration questions are listed below:**

#### **3 to 9 employees:**

**To the best of your knowledge, have any employees or their dependants to be included in the group scheme had:**

1. Any consultations or treatment relating to any type of cancer, heart, or circulatory conditions in the last 2 years?
2. Any type of mental health condition or musculoskeletal operations in the last 12 months?
3. Any medical condition likely to need inpatient treatment within the next 12 months?

#### **10+ employees:**

**To the best of your knowledge, have any employees or their dependants to be included in the group scheme had:**

1. Any consultations or treatment relating to any type of cancer, heart, or circulatory conditions in the last 2 years?
2. Any medical condition likely to need inpatient treatment within the next 12 months?

#### **MHD 30+ employees:**

**To the best of your knowledge, have any employees or their dependants to be included in the group scheme had:**

1. Any consultations or treatment relating to any type of cancer, heart, or circulatory conditions in the last 2 years?
2. Any medical condition likely to need inpatient treatment within the next 12 months?

**Why this matters**

This update is designed to help Freedom Health Insurance be more supportive of your switch business opportunities. By adjusting our approach, we aim to provide greater flexibility without compromising underwriting integrity.

**Next steps**

We will provide updated forms for you to send to clients. These will also be available on our website using the link below.

[Access the updated documents on our website](#)

We appreciate your continued feedback and partnership, and we look forward to keeping you updated as we refine our processes and continue supporting your clients.

Kind regards,

**Rob Malvasi**

Head of Sales and Distribution