

Medigap Enrollment: Know Your Rights & Deadlines

When Can You Buy a Medigap Policy?

The rules for buying a Medigap policy vary depending on your age, Medicare status, and state protections. Missing important enrollment windows could mean higher costs or fewer coverage options.

Miss Your Enrollment Window?

- You may pay more.
- Coverage options may be limited.
- Insurers may consider your health history.

Your Federal Medigap Rights

You generally have guaranteed access to a Medigap policy when:

- You are age 65 or older
- Enrolled in Medicare Part B
- In a protected enrollment period

During these periods, insurance companies generally cannot:

- deny coverage
- Charge more because of health conditions

Medigap Open Enrollment Period

This is usually the best time to buy a Medigap policy.

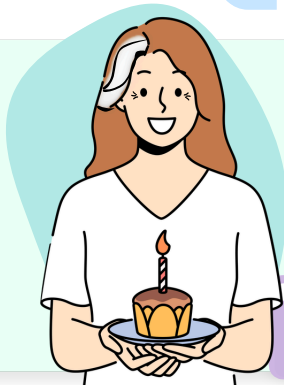
Your 6-month Medigap Open Enrollment Period begins when:

1 You are age 65 or older

2 You are enrolled in Medicare Part B

What Can Affect Medigap Prices?

- Age
- Tobacco use
- Location
- Household discounts (where available)



During your open enrollment period, Medigap companies must sell you a policy at the best available rate regardless of your health status, and they cannot deny you coverage.



Missed Open Enrollment?

You may still qualify for a Guaranteed Issue Right.

In certain situations, insurers must offer you a Medigap policy even after your open enrollment period ends.

Examples include:

- Lost certain group health coverage
- Left a Medicare Advantage plan during a protected trial period
- Lost coverage through no fault of your own



SHIP

State Health Insurance
Assistance Program

**Contact your SHIP
for Medicare help
from a trusted,
unbiased source.**

shiphelp.org