

# MEDICARE SUPPLEMENT (MEDIGAP)

## WHEN ARE THE GUARANTEED ENROLLMENT PERIODS

### 6-month guaranteed enrollment period

Starts the month you are at least age 65 **and** are enrolled in Medicare Part B.

### Birthday Rule

Starting January 1, 2026, Indiana Medicare Supplement policyholders can apply for a different Supplement plan. The new insurance company cannot deny you coverage or charge more because of poor health. Conditions for you are that you:

- must be at least 65 years of age and are already insured with a Medicare Supplement policy.
- apply for a supplement plan with a different company between 1 month before to 1 month after your birthday.
- keep the same Medicare Supplement plan letter (A, B, C, D, F, G, K, L, M, N) as you now have.

### Disability - If enrolled in Medicare due to disability:

- You can buy a Medicare Supplement plan with guaranteed coverage, no waiting period or denial for preexisting conditions. Must enroll during a 6-month period after on Medicare.
- Rates for Medicare Supplement plans A, B and D cannot exceed rates charged to those aged 65 not on disability.
- Rates for plans G, K, L, M, & N cannot be more than twice the rate charged to those aged 65 not on disability.

## Other enrollment periods

You have a guaranteed right to buy a Medigap policy:

1. When first joining Medicare, you enrolled in a Medicare Advantage Plan and dis-enroll within the first 12 months.
2. You initially enrolled in a Medigap policy, but later switch to Medicare Advantage for the first time. Within the first 12 months you can switch back to the same Medigap policy you had before joining Medicare Advantage.
3. If you have a Medicare Advantage Plan and:
  - Your plan is leaving Medicare
  - Stops giving care in your area, or
  - You move out of the plan's service area.
4. You leave a Medicare Advantage Plan or drop a Medigap policy because the company hasn't followed the rules, or misled you.
5. Coverage ends for an employer group health plan that pays secondary to Medicare.
6. Your Medigap insurance company goes bankrupt and you lose your coverage, or coverage ends through no fault of your own.

## **HOW TO CHOOSE A MEDICARE SUPPLEMENT PLAN**

Medicare Supplement plans pay all or some of Medicare's deductibles and co-pays, depending on which plan you choose. 9 Plan choices are shown in "Coverage by Plan" in this Medicare Suppl. section.

After choosing a plan type, you can review insurance companies selling that plan by going to the Indiana Medicare website:

IN.gov/SHIP:

- Select “Medicare Supplement Plans” - left side.
- Choose “Compare Medicare Supplement Policies”.
- “Run Quote” and fill in:
  - Zip code, age, gender, tobacco use, your plan choice.
  - If someone lives with you over the age of 50, apply for Household Discount in the appropriate field.
- Select “Get Quote”

Companies are shown by their estimated premium cost (lowest cost is first).

Prices on different plan options by switching to a different plan - top of the screen.

### PLAN REVIEW

If you wish to call a company, refer to the Phone Numbers option of this website. When calling a company, ask if they can provide the most recent 1 or 2 rate increases.