

When can I buy Medigap?

Buy a policy when you're first eligible

The best time to buy a Medigap policy is during your 6-month Medigap open enrollment period, because you can buy any Medigap policy sold in your state, even if you have health problems. This period automatically starts the month you're 65 and enrolled in [Medicare Part B \(Medical Insurance\)](#). After this enrollment period, you may not be able to buy a Medigap policy. If you're able to buy one, it may cost more.

During open enrollment

Medigap insurance companies are generally allowed to use medical underwriting to decide whether to accept your application and how much to charge you for the Medigap policy. However, if you apply during your Medigap open enrollment period, you can buy any Medigap policy the company sells, even if you have health problems, for the same price as people with good health.

Find your situation below:

[I'm 65 or older.](#)

Your Medigap open enrollment period begins when you enroll in Part B and can't be changed or repeated. In most cases, it makes sense to enroll in Part B when you're first eligible, because you might otherwise have to pay a [Part B late enrollment penalty](#).

[I'm turning 65.](#)

The best time to buy a Medigap policy is during the 6-month period that begins on the first day of the month in which you're 65 or older and enrolled in Part B. For example, if you turn 65 and are enrolled in Part B in June, the best time for you to buy a Medigap policy is from June to November.

After this enrollment period, your option to buy a Medigap policy may be limited and it may cost more. Some states have additional open enrollment periods.

[I'm under 65.](#)

Federal law doesn't require insurance companies to sell Medigap policies to people under 65. If you're under 65, you might not be able to buy the Medigap policy you want, or any Medigap policy, until you turn 65. However, some states require Medigap insurance companies to sell you a Medigap policy, even if you're under 65.

[I have group health coverage through an employer or union.](#)

If you have group health coverage through an employer or union because either you or your spouse is currently working, you may want to wait to enroll in Part B. Employer plans often provide coverage similar to Medigap, so you don't need a Medigap policy.

When your employer coverage ends, you'll get a chance to [enroll in Part B](#) without a [late enrollment penalty](#) which means your Medigap open enrollment period will start when you're ready to take

advantage of it. If you enrolled in Part B while you still had the employer coverage, your Medigap open enrollment period would start, and unless you bought a Medigap policy before you needed it, you would miss your open enrollment period entirely.

Outside open enrollment

If you apply for Medigap coverage after your open enrollment period, there's no guarantee that an insurance company will sell you a Medigap policy if you don't meet the medical underwriting requirements, unless you're eligible due to one of the situations below.

In some states, you may be able to buy another type of Medigap policy called Medicare SELECT. If you buy a Medigap SELECT policy, you have rights to change your mind within 12 months and switch to a standard Medigap policy.

Find your situation below:

[I'm under 65 and am eligible for Medicare because of a disability or End-Stage Renal Disease \(ESRD\).](#)

If you have ESRD, you may not be able to buy the Medigap policy you want, or any Medigap policy, until you turn 65. Federal law doesn't require insurance companies to sell Medigap policies to people under 65.

| These states require the insurance companies to offer at least one kind of Medigap policy to people with Medicare under 65: | | |
|--|-----------------------------|----------------------|
| California _* | Maryland | Oklahoma |
| Colorado | Massachusetts _{**} | Oregon |
| Connecticut | Michigan | Pennsylvania |
| Delaware _{**} | Minnesota | South Dakota |
| Florida | Mississippi | Tennessee |
| Georgia | Missouri | Texas |
| Hawaii | New Hampshire | Oklahoma |
| Illinois | New Jersey | Vermont _* |

| | | |
|-----------|----------------|-----------|
| Louisiana | New York | Wisconsin |
| Maine | North Carolina | |

* A Medigap policy isn't available to people with ESRD under 65.

** A Medigap policy is only available to people with ESRD.

If you're already enrolled in Medicare Part B, you'll get a Medigap open enrollment period when you turn 65. You'll probably have a wider choice of Medigap policies and be able to get a lower premium at that time.

Even if you don't live in any of these states, some insurance companies may voluntarily sell Medigap policies to people under 65, although they will probably cost you more than Medigap policies sold to people over 65, and they can use medical underwriting. Check with your state about what rights you may have under state law.

For state requirements, call your [State Health Insurance Assistance Program \(SHIP\)](#).
[I have health problems.](#)

During the Medigap open enrollment period, an insurance company can't use medical underwriting. This means the company can't do any of these things because of your health problems:

- Refuse to sell you any Medigap policy it sells
- Make you wait for coverage to start (except as explained below)
- Charge you more for a Medigap policy

In some cases, an insurance company must sell you a Medigap policy, even if you have health problems. You're guaranteed the right to buy a Medigap policy:

- When you're in your Medigap open enrollment period
- If you have a guaranteed issue right

You may also buy a Medigap policy at other times, but the insurance company can deny you a Medigap policy based on your health.

[I have a pre-existing condition.](#)

The insurance company can't make you wait for your coverage to start, but it may be able to make you wait for coverage if you have a pre-existing condition.

In some cases, the Medigap insurance company can refuse to cover your out-of-pocket costs for these pre-existing health problems for up to 6 months (called the "pre-existing condition waiting period"). After these 6 months, the Medigap policy will cover your pre-existing condition.

Coverage for the pre-existing condition can be excluded if the condition was treated or diagnosed within 6 months before the coverage starts under the Medigap policy. After this 6-month period, the Medigap policy will cover the condition that was excluded.

When you get Medicare-covered services, Original Medicare will still cover the condition, even if the Medigap policy won't cover your out-of-pocket costs, but you're responsible for the coinsurance or copayment.

Get more information on the [Pre-Existing Condition Insurance Plan](#).
[I have a pre-existing condition and am replacing "creditable coverage."](#)

If you have a pre-existing condition and buy a Medigap policy during your Medigap open enrollment period, and are replacing certain kinds of health insurance that counts as "Creditable coverage (Medigap)," it's possible to avoid or shorten waiting periods for pre-existing conditions.

If you have had at least 6 months of continuous prior creditable coverage, the Medigap insurance company can't make you wait before it covers your pre-existing condition. There are many types of health care coverage that count as creditable coverage for Medigap policies, but they will only count if you didn't have a break in coverage for more than 63 days.

Get more information on the [Pre-Existing Condition Insurance Plan](#).
[I have other insurance.](#)

If you have group health insurance through an employer or union, your Medigap open enrollment period will start when you sign up for Part B.

[I have a guaranteed issue right.](#)

If you buy a Medigap policy when you have a guaranteed issue right(also called "Medigap protections"), the insurance company can't use a pre-existing condition waiting period.

Switching Medigap policies

4 reasons you may want to switch Medigap policies

1. You're paying for benefits you don't need.
2. You need more benefits than you needed before.
3. Your current Medigap policy has the right benefits, but you want to change your insurance company.
4. Your current Medigap policy has the right benefits, but you want to find a policy that's less expensive.

Can I switch policies?

In most cases, you won't have a right under Federal law to switch Medigap policies, unless you're eligible under a specific circumstance or guaranteed issue rights, or you're within your 6-month Medigap open enrollment period. You don't have to wait a certain length of time after buying your first Medigap policy before you can switch to a different Medigap policy.

See the situations below on switching Medigap policies.

[I have an older Medigap policy.](#)

If you have an older Medigap policy, you don't have to switch.

If you buy a new Medigap policy, you have to give up your old policy (except for your 30-day "free look period"). Once you cancel the policy, you can't get it back, and it can no longer be sold because it isn't a standardized policy.

If you bought your policy before 2010, it may offer coverage that isn't available in a newer policy. If you bought your policy before 1992, your policy might not be a guaranteed renewable policy and may have a bigger premium increase than newer, standardized Medigap policies currently being sold.

I've had my old Medigap policy for less than 6 months & have a pre-existing condition.

The Medigap insurance company may be able to make you wait up to 6 months for coverage of pre-existing conditions. The number of months you've had your current Medigap policy must be subtracted from the time you must wait before your new Medigap policy covers your pre-existing condition.

I've had my old Medigap policy for 6 months or more and it had the same benefits as my new policy.

The new insurance company can't exclude your pre-existing condition. If you've had your Medigap policy less than 6 months, the number of months you've had your current Medigap policy must be subtracted from the time you must wait before your new Medigap policy covers your pre-existing condition.

If the insurance company agrees to issue the new policy, they can't write pre-existing conditions, waiting periods, elimination periods, or probationary periods into the replacement policy.

You may still have to wait up to 6 months before that benefit will be covered, regardless of how long you have had your current Medigap policy.

The new Medigap policy has a different benefit that isn't in my current Medigap policy.

You may still have to wait up to 6 months before that benefit will be covered, regardless of how long you have had your current Medigap policy.

I'm moving out of state.

You can keep your current Medigap policy regardless of where you live as long as you still have Original Medicare. If you want to switch to a different Medigap policy, you'll have to check with your current or the new insurance company to see if they will offer you a different Medigap policy. If you decide to switch, you may have to pay more for your new Medigap policy and answer some medical questions if you're buying a Medigap policy outside of your Medigap open enrollment period.

I have a Medicare SELECT policy & I'm moving out of the policy's area.

You have the following choices:

- Buy a standardized Medigap policy from your current Medigap policy insurance company that offers the same or fewer benefits than your current Medicare SELECT policy. If you've had your Medicare SELECT policy for more than 6 months, you won't have to answer any medical questions.
- Use your guaranteed issue right to buy any Medigap Plan A, B, C, F, K, or L that's sold in most states by any insurance company.

eI'm joining a Medicare Advantage Plan

How to switch Medigap policies

If you decide to change insurance companies, call the new insurance company and arrange to apply for your new Medigap policy. If your application is accepted, call your current insurance company, and ask for your coverage to end. The insurance company can tell you how to submit a request to end your coverage.

Medigap free-look period

You have 30 days to decide if you want to keep the new Medigap policy. This is called your "free look period." The 30-day free look period starts when you get your new Medigap policy. You'll need to pay both premiums for one month.

Don't cancel your first Medigap policy until you've decided to keep the second Medigap policy. On the application for the new Medigap policy, you'll have to promise that you'll cancel your first policy.