Guaranteed-Issue States

There are currently three states that allow year-round enrollment in a Medigap: Washington, New York and Connecticut. The rules vary by state:

Connecticut and New York — Year-round guaranteed issue is allowed without restrictions. Pre-existing conditions may still apply if there was a break in creditable coverage in the six month preceding enrollment in a Medigap. The pre-existing period is up to six months.

Washington — The rules are not quite as open. If someone has a Plan A, they can only move to another Plan A. Those with Plan K or L can only move to plans with equal or lesser coverage. Those in any other plan, (B, C, D, F, G, M or N) can move to any other plan B, C, D, F, G, M or N without restrictions.

California Birthday Rule

The Birthday Rule in California is not a guaranteed-issue period. It is an annual Open Enrollment Period. The period begins 30 days before the individual’s birthday and ends 30 days following. The individual may switch to any plan of equal or lesser coverage than they have currently. For example, they can go from a Plan F to a G but not a G to an F. The new coverage cannot begin before the individual’s birthday.

Oregon Birthday Rule

Oregon works almost exactly like California. The biggest difference is that in Oregon, the election period does not begin until the individual’s birthday and then lasts for 30 days. New coverage will usually begin the first of the month after the application is submitted.

Missouri Anniversary Rule

In Missouri, if an individual terminates an in-force Medigap plan within 30 days of the anniversary of the policy’s issue, they trigger a guaranteed-issue period (not Open Enrollment) for 63 days. During this guaranteed-issue period, an individual can only move from like plan to like plan, but can move to any company that offers that plan. For example, if someone has a Plan F with ABC Insurance, they can move to a Plan F with XYZ Insurance, but they cannot go from a plan F to a Plan G.