Pre-Existing Conditions

Original Medicare covers all new and pre-existing ailments. However, a Medigap has the option to exclude coverage for any condition, treated or diagnosed, within six months of enrolling in the plan. The carrier is allowed to deny any coverage for pre-existing conditions for up to six months after the policy is in force.

Sometimes a pre-existing condition can be waived if the person enrolling in the plan has creditable coverage already in place. Creditable coverage, is coverage that meets a certain set of minimum standards. Usually group health insurance counts as creditable coverage. If there is a break in coverage of more than 63 days during the six months before Open Enrollment, the creditable coverage will not count. To find out if something counts for creditable coverage, the member will need to call their State Health Insurance Assistance Program.