Medigap Under 65

Individuals may qualify for a Medigap when they are under the age of 65 if they have end-stage renal disease (ESRD), or a disability. However, there is no federal requirement that insurance carriers provide a Medigap to anyone under age 65. Some states do mandate that insurance carriers provide at least one type of Medigap to individuals in this category. When someone who is already on a Medigap turns 65, they do get an Open Enrollment Period into any plan they choose, just the same as anyone else turning 65.

Even in states that do not require a carrier to provide a plan, they may still be offered. The carrier will require medical underwriting for acceptance into the plan. In general, under-65 Medigap rates can be prohibitive, but states where they are underwritten generally have more favorable rates than those where they are mandated.

There are benefits to having Medigap prior to turning 65 for disabled individuals. A Medigap counts as credible coverage, as long as it is in place for at least six months prior to the individual turning 65.