Guaranteed Issue

Guaranteed issue (GI) is a scenario in which an insurance company must issue someone a policy and cover all of their pre-existing conditions. The only limitation is that an insurance company can decide which plans they offer as guaranteed issue. Generally, any plan, with the exception of Plan G and N, is offered by carriers in a GI.

There are a number of reasons someone may be eligible for a GI into a Medigap. The most common scenarios come when someone has a trial right after buying a Medicare Advantage plan for the first time and changes their mind, or when some other form of coverage that was already in place ends, usually employer coverage when someone elected Part B at 65 and did not enroll in a Medigap.