When Is Medicare Supplement Open Enrollment?

Description

Medicare Supplement open enrollment is a 6-month period of time that starts on the first day of the month that you are both 65 or older and on Medicare Part B. During this period, you can enroll in a Medicare Supplement plan (Medigap) without any pre-existing condition restrictions or underwriting.

Why Should I Purchase a Plan During My Medicare Supplement Open Enrollment?

While recent health care reforms have eliminated underwriting for people under age 65 on individual insurance policies, insurance companies can and do use underwriting with Medicare Supplement policies. This means that, unless you are in your Medicare Supplement open enrollment, you have to â??qualify medicallyâ?• to get a Medicare Supplement policy in most situations. If you are in good health, this is no problem. But if you have existing medical conditions, you may have trouble finding a plan that will â??acceptâ?• you unless you apply in this open enrollment window.

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However, during your open enrollment period, insurance companies **cannot**:



- Refuse to sell you any Medicare Supplement policy that they offer
- Charge you more for a Medicare Supplement plan because of your health conditions
- Make you have a waiting period for coverage to start

If you let the 6-month window pass by, you would have to answer health questions on an application, the company will check your medical records, and in some cases, you may have to do a phone interview in order to acquire a Medicare Supplement policy. Based on the results of that application and/or interview, you may be denied coverage or made to pay more based on health.

Your Medigap Open Enrollment window is one of the key reasons to understand the full Medicare timeline when turning 65.

If you are in your open enrollment period, click here to receive an email with a list of the plans, premiums and company ratings available for your zip code

Get a List of All Plans for Your Zip Code

Complete the form to receive the information via email

[si-contact-form form=â??9â?²] I hate spam too, so I will never send any to you!
No, thanks

So, When Exactly Is MY Open Enrollment Window?

Each personâ??s Medicare Supplement Open Enrollment is based on their specific month of birth and/or Medicare Part B effective date. The first month that you are older than 65 and start on Medicare Part B is the â??triggerâ?• that starts the 6-month open enrollment window. Hereâ??s a few examples to help you understand how the open enrollment period works:

EXAMPLE #1: Bob turns 65 on August 17. He received his Medicare card and was automatically was enrolled in Medicare Parts A and B starting on 8/1. His Medicare Supplement Open Enrollment window begins 8/1 and lasts through January of the following year.



EXAMPLE #2: Sally turned 65 a few years ago, but she was still working and covered by group insurance, so she declined Medicare Part B. Now, she is retiring and electing to take Medicare Part B, effective March 1. Her Medicare Supplement Open Enrollment period would have also been delayed (since she delayed Part B). It would start on March 1 and last through August of that same year.

EXAMPLE #3: Richard is retiring the month that he turns 65, which is January. But his work insurance is going to cover him through the end of that month, so he has scheduled Part B to start February 1. So, his open enrollment will start 2/1 and last through July.

You can also view Medicareâ??s recommendations for when to buy a Medigap policy here.

What If I Missed My Medicare Supplement Open Enrollment Period?

In the past, Medicare has not been proactive about notifying people turning 65 about this Medicare Supplement Open degree, up to each individual to research and understand th ople who have missed their open enrollment period.



This does not mean you cannot apply for a plan at all. On the contrary, you can still apply for a plan. If you are in good health, generally speaking, you should still be able to get a plan. You should contact a broker or the plan that you want and get a copy of the medical questions. An independent broker should be familiar with the different underwriting guidelines and health questions from each insurance company, so they should be able to advise which company may issue you a policy outside of your Medicare Supplement open enrollment period.

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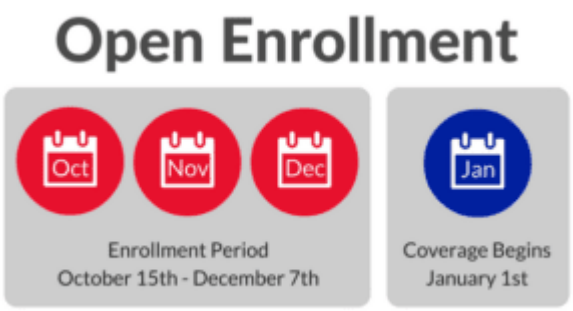
Also, there are some states that do not allow insurance companies to use underwriting, regardless of age or whether you are in open enrollment. Rates are, of course, higher in these states, but it does at least allow people who miss their open enrollment period the opportunity to get a plan.

Lastly, note that there are other situations that permit enrollment into a Medicare Supplement without having to answer medical questions. These situations are called â??guaranteed issueâ?• situations. Weâ??ve written about those here: When Is a Medicare Supplement Guaranteed Issue?

What About the Annual Open Enrollment Period?

Despite the available information that refutes it, it is still a common misconception that there is an annual Medicare Supplement open enrollment period. This is not the case. Medicare Supplement open enrollment is only when you first start on Medicare Part B.

The annual enrollment period that causes the confusion is actually the



> *Ads like this one perpetuate the confusion about the Medicare Supplement Open Enrollment period because they do not explain what plans you can change during that period.*

Medicare Annual Election Period (AEP). This period is for Medicare Part D (Rx coverage) and Medicare Advantage plans (Medicare Supplements vs Medicare Advantage). The annual period does not permit any changes to Medicare Supplements without underwriting or new enrollments into supplemental plans without underwriting.

You can actually change your Medicare Supplement plan at any time or enroll in a plan for the first time at any time â?? you just have to go through medical underwriting to do it outside of the initial open enrollment period.

Medicare certainly has plenty of confusing aspects, and this is one of them. Many people who have been on Medicare for years donâ??t understand what the â??open enrollmentâ?• period actually is or what actions you can take during this period. If you are just turning 65 or starting with Medicare, you can do yourself a favor by understanding the Medicare Supplement Open Enrollment window from the beginning and taking the appropriate actions to ensure you donâ??t get â??locked outâ?• of coverage at a later time.

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65Medicare.org is a leading, independent Medicare insurance agency for people turning 65 and going on Medicare. We have worked with 10,000+ Medicare-eligible individuals over the last 10+ years, assisting with understanding and comparing the plans. You can get a list of Medigap quotes in your area. Or, if you have any questions about this information, you can contact us online or call us at 877.506.3378.

Category

1. Medigap Plans

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