



Medigap: When You Have the Right to Buy

If you have Original Medicare and do not have supplemental insurance from a former employer, you may be able to buy a supplemental coverage policy called a “Medigap.” Medigaps fill gaps in Original Medicare by covering deductibles, coinsurances and some additional benefits.

It is important to know when you have the right to buy a Medigap policy. If you miss your window of opportunity, your costs may go up and you may not be able to buy a Medigap at all. If you are 65 or older, you have a right to buy a Medigap at certain times. When you have this right, known as “**guaranteed-issue**,” an insurance company cannot deny you insurance coverage or place conditions on a policy, must cover your pre-existing conditions, and cannot charge you more for a policy because of your health status. You have guaranteed-issue rights to buy a Medigap in all states:

1. For six months beginning the month you are both 65 or older **and** enroll in Part B (your Medigap “open enrollment period”); **and**
2. Within 63 days of when your coverage from a current or former employer is terminated through no fault of your own.

People who join a Medicare private health plan (like an HMO, PPO or PFFS plan) may also have guaranteed-issue rights if their plan terminates, if they leave the plan’s service area or if they want to return to a Medigap within 12 months.

There are additional circumstances that may qualify you for guaranteed-issue rights to Medigap, and some states have stronger protections, including for people with Medicare who are under 65. To learn more about Medigap policies in your state, call your State Department of Insurance or your State Health Insurance Assistance Program (SHIP).

To learn more about Medigaps, and to view a list of questions to ask before purchasing a Medigap, log on to Medicare Interactive Counselor at www.medicareinteractive.org. Medicare Interactive Counselor is a resource provided by the Medicare Rights Center, the largest independent source of health care information and assistance in the United States for people with Medicare.