

Medigap Enrolling & Switching

Age 65 and Up

Medigap, also called Medicare Supplement, is a great option for people who want to improve their coverage under Original Medicare. Knowing when you can sign up for Medigap and whether you can switch between plans can be tricky—especially since the rules can be different depending on where you live! Here, we have put together a full list of Federal and state-level rules as they stand in 2025.

Federal Rules for Guaranteed Issue

6-month Initial Enrollment Period

The federal government provides a 6-month Guaranteed Issue period when you first enroll into Medicare Part B, which begins on your Part B effective date.

“**Guaranteed Issue**” means that you do not have to undergo medical underwriting, and you cannot be denied coverage—that’s great news!

Special Enrollment Periods

SITUATION	YOUR RIGHT
TRIAL RIGHT #1 – MEDICARE ADVANTAGE	If you enrolled in a Medicare Advantage plan when you first turned 65, you can change back to Original Medicare and sign up for Medigap within the first 12 months.
TRIAL RIGHT #2– MEDIGAP	If you had a Medigap plan and you dropped it to enroll in a Medicare Advantage plan, you can change back to Original Medicare and sign up for Medigap within the first 12 months.
LOSS OF MEDICARE ADVANTAGE COVERAGE	If disenrolled from your Medicare advantage plan through no fault of your own, or if you move, resulting in a loss of coverage, you are allowed a 63-day Medigap guaranteed issue period.
LOSS OF EMPLOYER OR UNION HEALTH PLAN	If your group coverage through an employer or union ends through no fault of your own, then you are allowed a 63-day Medigap guaranteed issue period.

Pricing Methods Explained

Insurance carriers use one of three approaches when they set the premium for any Medigap plan. How much you pay for your supplement plan will heavily depend on which of the approaches below they choose to use. As you will see in the next section, some states have their own rules regarding which pricing method(s) carriers are allowed to use.

METHOD	HOW IT WORKS
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ATTAINED-AGE	The premium is determined based on your current age and increases every year as you get older. This is the cheapest method at first, but you will experience greater premium increases each year than under the other two methods.
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ISSUE-AGE	The premium is determined based on your age at the time that you enroll. It does not increase based on your age as you get older. If you sign up at 65, this option will usually cost more than attained-age rating and less than community-rating.
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COMMUNITY-RATED	The premium is the same for everyone, regardless of age, gender, or tobacco use. As a result, it is the most expensive method for someone who is just turning 65.
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TOBACCO SURCHARGE	Insurance carriers may charge higher premiums if you use tobacco products. However, they are generally not allowed to charge more than 150% the standard premium. Also, this does not apply if you enroll in a community-rated plan and some states have even prohibited carriers from considering tobacco use altogether.
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State-Level Rules

Rules surrounding Medigap can change depending on which state you live in. Below, we have compiled a list of state-specific requirements for all 50 states + DC. In this table, you can see:

1. *If your state has any guaranteed issue periods beyond the standard federal requirements.*
2. *Which pricing methods your state allows carriers to use.*
3. *Whether your state prohibits charging higher premiums for tobacco users.*

State	State-mandated Guaranteed Issue Enrollment Periods	Pricing Methods Allowed	Prohibits Higher Premium for Tobacco Use?
Alabama	None	Attained-Age Issue-Age Community	No
Alaska	An additional 63-day special enrollment period is guaranteed for individuals who lose Medicaid coverage	Attained-Age Issue-Age Community	No
Arizona	None	Issue-Age Only	No
Arkansas	An additional 63-day special enrollment period is guaranteed for individuals who lose Medicaid coverage	Community Rated Only	Yes
California	An additional 63-day special enrollment period is guaranteed for individuals who lose Medicaid coverage	Attained-Age Issue-Age Community	Yes
Colorado	An additional 63-day special enrollment period is guaranteed for individuals who lose Medicaid coverage	Attained-Age Issue-Age Community	No
Connecticut	Guaranteed Issue year-round	Community Rated Only	Yes
Delaware	None	Attained-Age Issue-Age Community	No
District Of Columbia	None	Attained-Age Issue-Age Community	Yes



State	State-mandated Guaranteed Issue Enrollment Periods	Pricing Methods Allowed	Prohibits Higher Premium for Tobacco Use?
Florida	None	Issue-Age Only	No
Georgia	None	Issue-Age Only	No
Hawaii	None	Attained-Age Issue-Age Community	No
Idaho	Birthday Rule - You can switch Medigap plans with equal or lesser benefits for 63 days following your birthday.	Community Rated Only	Yes
Illinois	An additional 63-day special enrollment period is guaranteed for individuals who lose Medicaid coverage	Attained-Age Issue-Age Community	No
Indiana	Birthday Rule - You can switch to the same Medigap plan offered by any carrier for 60 days following your birthday.	Attained-Age Issue-Age Community	No
Iowa	None	Attained-Age Issue-Age Community	No
Kansas	None	Attained-Age Issue-Age Community	No
Kentucky	Birthday Rule - You can switch to the same Medigap plan offered by any carrier for 60 days following your birthday.	Attained-Age Issue-Age Community	No
Louisiana	Birthday Rule - You can switch to a Medigap plan of equal or lesser benefits that is offered by the same carrier from 30 days before to 63 days following your birthday.	Attained-Age Issue-Age Community	No
Maine	An additional 63-day special enrollment period is guaranteed for individuals who lose Medicaid coverage	Community Rated Only	Yes
Maryland	Birthday Rule - You can switch to any Medigap plan with equal or lesser benefits offered by any carrier for 30 days following your birthday.	Attained-Age Issue-Age Community	No
Massachusetts	Annual Guaranteed-Issue Window - you can switch or enroll in any plan between February 1 and March 31.	Community Rated Only	Yes
Michigan	None	Attained-Age Issue-Age Community	No



State	State-mandated Guaranteed Issue Enrollment Periods	Pricing Methods Allowed	Prohibits Higher Premium for Tobacco Use?
Minnesota	Two Annual Guaranteed-Issue Windows - you can enroll or switch to any Medigap plan with equal or lesser benefits between: Oct. 15 to Dec. 7 or Jan. 1 to March 31	Community Rated Only	Yes
Mississippi	None	Attained-Age Issue-Age Community	No
Missouri	Anniversary Rule - from 30 days before to 30 days after your Medigap policy's anniversary date, you can switch to a Medigap plan with the same letter that is offered by any carrier (ex. Old carrier's Plan G to new carrier's Plan G)	Issue-Age Only	No
Montana	An additional 63-day special enrollment period is guaranteed for individuals who lose Medicaid coverage	Attained-Age Issue-Age Community	No
Nebraska	None	Attained-Age Issue-Age Community	No
Nevada	Birthday Rule - You can switch to a Medigap plan with equal or lesser benefits for 60 days following the first day of your birth month.	Attained-Age Issue-Age Community	No
New Hampshire	An additional 63-day special enrollment period is guaranteed for individuals who lose Medicaid coverage	Attained-Age Issue-Age Community	No
New Jersey	None	Attained-Age Issue-Age Community	Yes
New Mexico	An additional 63-day special enrollment period is guaranteed for individuals who lose Medicaid coverage	Attained-Age Issue-Age Community	No
New York	Guaranteed Issue year-round - enroll in or switch to any Medigap plan at any time throughout the year.	Community Rated Only	Yes
North Carolina	None	Attained-Age Issue-Age Community	No
North Dakota	None	Attained-Age Issue-Age Community	No



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State	State-mandated Guaranteed Issue Enrollment Periods	Pricing Methods Allowed	Prohibits Higher Premium for Tobacco Use?
Ohio	An additional 63-day special enrollment period is guaranteed for individuals who lose Medicaid coverage	Attained-Age Issue-Age Community	No
Oklahoma	Birthday Rule - You can switch to the any Medigap plan with equal or lesser benefits offered by any carrier for 60 days following your birthday.	Attained-Age Issue-Age Community	No
Oregon	Birthday Rule - You can switch to any Medigap plan with equal or lesser benefits offered by any carrier from 30 days before to 30 days after your birthday each year.	Attained-Age Issue-Age Community	No
Pennsylvania	An additional 63-day special enrollment period is guaranteed for individuals who lose Medicaid coverage	Attained-Age Issue-Age Community	No
Rhode Island	Carriers must offer a one-month annual enrollment window for Plan A	Attained-Age Issue-Age Community	Yes
South Carolina	None	Attained-Age Issue-Age Community	No
South Dakota	None	Attained-Age Issue-Age Community	No
Tennessee	None	Attained-Age Issue-Age Community	No
Texas	An additional 63-day special enrollment period is guaranteed for individuals who lose Medicaid coverage	Attained-Age Issue-Age Community	No
Utah	Birthday Rule - You can switch to any Medigap plan with equal or lesser benefits offered by the SAME carrier for 60 days following your birthday	Attained-Age Issue-Age Community	No
Vermont	None	Community Rated Only	Yes
Virginia	Birthday Rule - You can switch to any Medigap plan with the same letter offered by any carrier for 60 days following your birthday	Attained-Age Issue-Age Community	No



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State	State-mandated Guaranteed Issue Enrollment Periods	Pricing Methods Allowed	Prohibits Higher Premium for Tobacco Use?
Washington	Guaranteed Issue year-round for switching only - If you have a Medigap plan, you can switch to any other Medigap plan that has equal or lesser benefits at anytime	Community Rated Only	Yes
West Virginia	None	Attained-Age Issue-Age Community	No
Wisconsin	Year-round Guaranteed-Issue for switching only - If you have a Medigap plan, you can switch to any other Medigap plan that has equal or lesser benefits at anytime	Attained-Age Issue-Age Community	No
Wyoming	Birthday Rule - You can switch to any Medigap plan with equal or lesser benefits offered by any carrier for 63 days following your birthday	Attained-Age Issue-Age Community	No