

Medigap Enrolling & Switching

Under Age 65

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.

Limited Guaranteed Issue Rights

If you are under age 65 and qualify for Medicare through disability or ESRD, you may have more limited access to Medigap plans than somebody who is 65 or older. Below, you can see the key differences in guaranteed issue rights at the federal and state level.

Age 65+

Federal 6-month initial guaranteed issue period

Federal special enrollment periods for qualifying circumstances

Additional State-level Enrollment Periods

Under 65

Not guaranteed; most states have their own laws requiring carriers to provide an initial 6-month guaranteed issue period some or all Medigap plans.

Not guaranteed; some states require insurers to offer a limited list of qualifying special enrollment events.

Some states do offer additional protection, but rules may be different compared to those for individuals age 65+

Guaranteed Issue means that if you apply for a Medigap plan, you are not required to undergo medical underwriting, and you cannot be denied coverage—that's a great thing!

If you are under the age of 65, then the federal government does not require insurance carriers to provide guaranteed issue rights for any Medigap plans to you, but some states do have their own laws to extend that protection to you. Next, we'll take a look at how Medigap plan premiums are determined.

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
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.
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. This option will usually cost more than attained-age rating and less than community-rating.
COMMUNITY-RATED	The premium is the same for everyone, regardless of age, gender, or tobacco use. As a result, this tends to be the most expensive pricing method.
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.

Important Note for Under 65 Pricing:

Even if you can enroll in a Medigap plan, insurance carriers may charge significantly higher premiums to people who are under 65, compared to the age 65+ rates. Some states have passed laws to limit insurance carriers and protect you from extremely high premiums, but if you do not live in one of these states, then you could see premiums 2x, 6x, or even 10x the usual rate. We have included details about state protections in the next table.

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 requires insurance carriers to offer plans to people who are under 65.
2. If your state has any protections in place that limit how much carriers can charge people under age 65 for Medigap.
3. Any available guaranteed issue periods that are available for people under age 65.

State	Required to sell medigap plans to people under 65?	Premium protection for people under 65?	Is there a Guaranteed Issue Period for People under 65?
Alabama	No	No	No
Alaska	No	No	No
Arizona	No	No	No
Arkansas	Yes-insurers are required to offer at least one Medigap plan	No	6-month open enrollment period when Part B becomes effective.
California	Yes-insurers are required to offer at least one Medigap plan. Plans do not have to be offered to people with ESRD	No	6-month open enrollment period when Part B becomes effective.
Colorado	Yes - carriers must make all plans guaranteed-issue	No - state law requires that premiums be actuarially "sound", but there is no fixed cap, and this can still result in significantly higher premiums	6-month open enrollment period when Part B becomes effective.
Connecticut	Yes-insurers are required to offer at least one Medigap plan	Yes – premiums are the same for both under 65 and age 65+	Guaranteed Issue year-round
Delaware	Yes - carriers must make all plans guaranteed-issue	There is no specified premium limit. Insurers must rate people with ESRD and people without ESRD separately. As a result, people with ESRD may have even higher premiums.	6-month open enrollment period when Part B becomes effective.

State	Required to sell medigap plans to people under 65?	Premium protection for people under 65?	Is there a Guaranteed Issue Period for People under 65?
District of Columbia	No	No	No
Florida	Yes - carriers must make all plans guaranteed-issue	No	6-month open enrollment period when Part B becomes effective. Additional 63-day special enrollment period if you lose your employer group health coverage
Georgia	Yes - carriers must make all plans guaranteed-issue	No	6-month open enrollment period when Part B becomes effective.
Hawaii	Yes - carriers must make all plans guaranteed-issue	Yes - premium rates must be the same as rates for people at age 65.	6-month open enrollment period when Part B becomes effective.
Idaho	Yes - carriers must make all plans guaranteed-issue	Yes - rates capped at 150% of age-65 rates	6-month open enrollment period when Part B becomes effective.
Illinois	Yes - carriers must make all plans guaranteed-issue	Yes – rates are capped at the highest rate the insurer charges over-65 enrollees	6-month open enrollment period when Part B becomes effective.
Indiana	Yes - carriers must make all plans guaranteed-issue	Yes - Plans A, B, and D must have the same rates as they do for age 65 enrollees. For all other Medigap plans, the under-65 premiums can be no more than 200% of the age-65 premiums.	6-month open enrollment period when Part B becomes effective.
Iowa	No	No	No
Kansas	Yes - carriers must make all plans guaranteed-issue	Yes - under-65 rates are the same as age-65 rates	6-month open enrollment period when Part B becomes effective.
Kentucky	Yes - carriers must make all plans guaranteed-issue	Yes - under-65 rates not more than the average 65+ rate	6-month open enrollment period when Part B becomes effective.
Louisiana	Yes - carriers must make all plans guaranteed-issue	No	6-month open enrollment period when Part B becomes effective. Birthday Rule Applies - 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.

State	Required to sell medigap plans to people under 65?	Premium protection for people under 65?	Is there a Guaranteed Issue Period for People under 65?
Maine	Yes - carriers must make all plans guaranteed-issue	Yes - under-65 rates are the same as age-65 rates	<p>6-month open enrollment period when Part B becomes effective.</p> <p>Guaranteed Issue year-round - you can switch to a Medigap plan with equal or lesser benefits anytime as long as you have not had a gap in Medigap coverage of 90+ days.</p>
Maryland	Yes-insurers are required to offer at least one Medigap plan	<p>Plan A rates for people under-65 must be no higher than the average rate paid by people 65 and older.</p> <p>There is no state mandated cap on rates for any other Medigap plans, so these rates may be much higher.</p>	<p>6-month open enrollment period when Part B becomes effective.</p> <p>Birthday Rule Applies - You can switch to any Medigap plan with equal or lesser benefits offered by any carrier for 30 days following your birthday.</p>
Massachusetts	Yes - carriers must make all plans guaranteed-issue, but insurers can reject people with ESRD.	Yes - rates don't vary by age.	<p>6-month open enrollment period when Part B becomes effective.</p> <p>Year-round guaranteed enrollment - allowing beneficiaries (regardless of age) to enroll in or switch Medigap plans anytime without underwriting</p>
Michigan	Yes-insurers are required to offer at least one Medigap plan	No	<p>6-month open enrollment period when Part B becomes effective for plans A, C, and D only.</p>
Minnesota	Yes - carriers must make all plans guaranteed-issue	Yes - rates do not vary by age	<p>6-month open enrollment period when Part B becomes effective.</p>
Mississippi	Yes - carriers must make all plans guaranteed-issue	Yes - rates are capped at 150% of age-65 rates	<p>6-month open enrollment period when Part B becomes effective.</p>
Missouri	Yes - carriers must make all plans guaranteed-issue	Yes - rates are capped at the weighted average aged premium rate that are applied to people age 65+	<p>6-month open enrollment period when Part B becomes effective.</p> <p>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)</p>

State	Required to sell medigap plans to people under 65?	Premium protection for people under 65?	Is there a Guaranteed Issue Period for People under 65?
Montana	Yes - carriers must make all plans guaranteed-issue	No	6-month open enrollment period when Part B becomes effective.
Nebraska	Yes-insurers are required to offer at least one Medigap plan, but may deny coverage to people with ESRD	Yes - rates are capped at 150% of age-65 rates	6-month open enrollment period when Part B becomes effective.
Nevada	No	No	No
New Hampshire	Yes - carriers must make all plans guaranteed-issue	No	6-month open enrollment period when Part B becomes effective.
New Jersey	Yes-insurers are required to offer at least Plan D	Yes - under-65 rates are the same as age-65 rates	12-month open enrollment period when Part B becomes effective.
New Mexico	No, but high-risk pool coverage may be available	No	No
New York	Yes - carriers must make all plans guaranteed-issue	Yes - rates do not vary by age	6-month open enrollment period when Part B becomes effective. Guaranteed Issue year-round - enroll in or switch to any Medigap plan at anytime throughout the year.
North Carolina	Yes-insurers are required to offer at least one Medigap plan	Yes - rates are capped at 150% of age-65 rates	6-month open enrollment period when Part B becomes effective.
North Dakota	No	No	No
Ohio	No	No	No
Oklahoma	Yes-insurers are required to offer at least one Medigap plan	Yes - under-65 rates are the same as age-65 rates	6-month open enrollment period when Part B becomes effective. Birthday Rule Applies - You can switch to the any Medigap plan with equal or lesser benefits offered by any carrier for 60 days following your birthday.
Oregon	Yes - carriers must make all plans guaranteed-issue	Yes - under-65 rates are the same as age-65 rates	6-month open enrollment period when Part B becomes effective. Birthday Rule Applies - 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.
Pennsylvania	Yes - carriers must make all plans guaranteed-issue	Yes - under-65 rates are the same as age-65 rates	6-month open enrollment period when Part B becomes effective.

State	Required to sell medigap plans to people under 65?	Premium protection for people under 65?	Is there a Guaranteed Issue Period for People under 65?
Rhode Island	Yes-insurers are required to offer at least one Medigap plan	Yes - under-65 rates are the same as age-65 rates for Plan A only. Other plans may have significantly higher premiums	6-month open enrollment period when Part B becomes effective. Carriers must offer an annual one-month annual enrollment window for Plan A
South Carolina	No	No	No
South Dakota	Yes - carriers must make all plans guaranteed-issue	Yes - rates cannot exceed the rates for a 75-year-old	6-month open enrollment period when Part B becomes effective.
Tennessee	Yes - carriers must make all plans guaranteed-issue	No	6-month open enrollment period when Part B becomes effective.
Texas	Yes - carriers must make all plans guaranteed-issue	Yes - Plans A, B, and D must have the same rates as they do for age 65 enrollees. All other Medigap plans, the under-65 premiums can be no more than 200% of the age-65 premiums.	6-month open enrollment period when Part B becomes effective.
Utah	No	No	No
Vermont	Yes - carriers must make all plans guaranteed-issue, but insurers can reject people with ESRD.	No	6-month open enrollment period when Part B becomes effective.
Virginia	Yes-insurers are required to offer at least one Medigap plan	Yes - under-65 rates are the same as age-65 rates	6-month open enrollment period when Part B becomes effective.
Washington	No	No	No
West Virginia	No	No	No
Wisconsin	Yes - carriers must make all plans guaranteed-issue	No	6-month open enrollment period when Part B becomes effective.
Wyoming	No	No	No