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Birthday Rule Cheat Sheet

for Medicare Supplements

California

Individuals have the annual right to switch Medicare supplement plans and avoid medical underwriting. The new plan must have equal or lesser benefits than the current plan, and it can be purchased from any insurance carrier. Policyholders must be notified of this right at least 30 days (but no more than 60 days) before their birthday and have an open enrollment window for 60 days following their birthday. This current version of the rule became effective 1/1/2020, but a birthday rule in California has existed since 2009.

Idaho

Individuals have the annual right to switch Medicare supplement plans and avoid medical underwriting. The new plan must have equal or lesser benefits than the current plan, and it can be purchased from any insurance carrier. Policyholders have a guaranteed issue period for 63 days following their birthday. This rule became effective 3/1/2022.

Illinois

Individuals have the annual right to switch Medicare supplement plans and avoid medical underwriting. The new plan must have equal or lesser benefits than the current plan. The new plan must be from the same block of business that the old plan is with. Policyholders must be notified of this right at least 30 days (but no more than 60 days) before their birthday and have an open enrollment window for 45 days following their birthday. This option is only available in open blocks of business for policyholders aged 65-75 years old. This rule became effective 1/1/2022. Beginning 1/1/2026, the new plan may be purchased with the same issuer, or any affiliate authorized to transact business in this State (instead of only with the same issuer).

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Indiana

Medicare Supplement members a 60-day window starting on their birthday each year to make a change. During this period, you're allowed to switch to the same plan letter you currently have, but you must move to a different insurance company that also offers that same plan letter. This rule creates an annual opportunity to shop for better pricing while keeping identical coverage.

Kentucky

Medicare Supplement members a 60-day guaranteed-issue window beginning the day after your birthday each year. During this period, you can switch to a different insurance company without medical underwriting, as long as you move to a plan with equal or lower benefits than the one you already have. This annual window helps Kentuckians shop for better rates while maintaining the same level of coverage.

Louisiana

Individuals have the annual right to switch Medicare supplement plans and avoid medical underwriting. The new plan must have equal or lesser benefits than the current plan. The new plan must be from the same insurer or affiliate that the old plan is with. Policyholders have an open enrollment window for 63 days following their birthday. Notice of this rule is to be provided at the time of application for the policy. This rule became effective 8/1/2022.

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Maryland

Individuals have the annual right to switch Medicare supplement plans and avoid medical underwriting. The new plan must have equal or lesser benefits than the current plan, and it can be purchased from any insurance carrier. The open enrollment window is for 30 days following the policyholder's birthday. This rule became effective 7/1/2023.

Nevada

Individuals have the annual right to switch Medicare supplement plans and avoid medical underwriting. The new plan must have equal or lesser benefits than the current plan, and it can be purchased from any insurance carrier. Policyholders have an open enrollment window for 60 days, following the first day of their birthday month. Policyholders must be notified of this right at least 30 days (but no more than 60 days) before the beginning of their open enrollment window. This rule became effective 1/1/2022.

Oregon

Individuals have the annual right to switch Medicare supplement plans and avoid medical underwriting. The new plan must have equal or lesser benefits than the current plan, and it can be purchased from any insurance carrier. Policyholders have a guaranteed issue window for 60 days, beginning 30 days before their birthday. This current version of the rule became effective 1/1/2023, but a birthday rule in Oregon has been effective since 2013.

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