

Birthday Rule Cheat Sheet

for Medicare Supplements

State Birthday Rules

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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Kentucky

Individuals have the annual right to switch Medicare supplement plans and avoid medical underwriting. The new plan must be the same plan letter as the current plan, and it can be purchased from any insurance carrier. The open enrollment window is within 60 days of the policyholder's birthday. Kentucky's version of the rule became effective 1/1/2024

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.

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.

Missouri

Individuals have the annual right to switch Medicare supplement plans and avoid medical underwriting. The new plan must be the same plan letter as the current plan, but it can be purchased from any insurance carrier. Policyholders must terminate their current plan within 30 days in either direction of their policy anniversary to be eligible. Proper termination begins a 63-day guaranteed issue window.

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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.

Utah

Effective May 7, 2025, insurers must offer Medicare Supplement policyholders an annual open enrollment period beginning on the individual's birthday and ending 60 days after, where the individual can switch to a comparable or lower tier plan offered by the same issuer as their current plan, without medical underwriting.



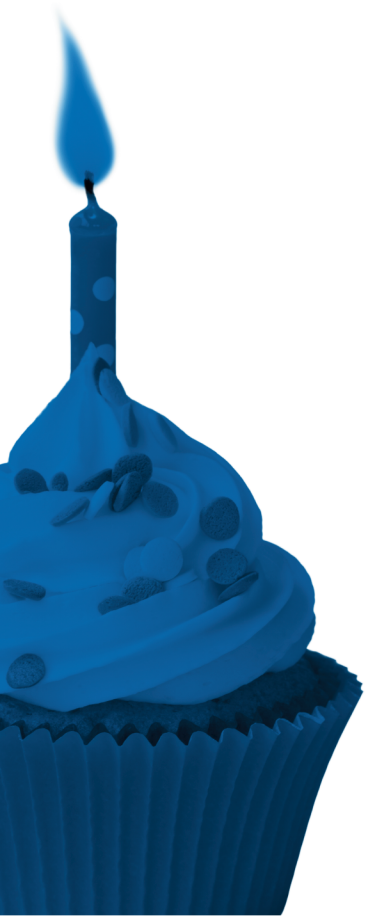
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Virginia

Effective July 1, 2025, insurers must offer Medicare Supplement policyholders an annual open enrollment period beginning on the individual's birthday and ending 60 days after, where the individual can purchase any policy made available by any insurer in Virginia that offers the same benefits as the current coverage (does not include innovative benefits). In addition, insurers must notify individuals at least 15 days but no more than 30 days prior to the commencement of this annual open enrollment period.



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Year- Round GI Rules

Connecticut

Medicare supplement plans are not underwritten year-round. All plans are available in guaranteed issue situations.

Maine

Policyholders are also allowed to switch plans at any time after their open enrollment period. The new plan must have equal or lesser benefits than the current plan, and it can be purchased from any insurance carrier. Enrollment in the new plan is guaranteed if the individual has not had a gap in coverage for more than 90 days. Additionally, every year, all insurers must offer a 1 month guaranteed issue period for plan A. This period varies for each insurer.

Massachusetts

Every year, from February 1st to March 31st, there is an open enrollment period for Medicare supplement coverage to be effective June 1st. Any eligible individual can purchase any plan from any insurer in the market without medical underwriting. Current Medicare supplement policyholders must be notified of this right every year before January 1st.

New York

Medicare supplement plans are not underwritten year-round. All plans are available in guaranteed issue situations.



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Year- Round GI Rules

Oklahoma

Individuals already enrolled in Medicare supplement can switch plans at any time on a guaranteed issue basis if they have not had a gap in coverage greater than 90 days. The new plan must have equal or lesser benefits than the current plan, and it can be purchased from any insurance carrier. This rule became effective 9/1/2023.

Vermont

Medicare supplement plans are community rated and not underwritten year-round. All plans are available in guaranteed issue situations. Higher rates are allowed for individuals under age 65, and coverage can be denied for individuals with end-stage renal disease (ESRD).

Washington

Individuals already enrolled in Medicare supplement can switch plans to any carrier at any time on a guaranteed issue basis. Policyholders with plan A, can only switch to plan A. Policyholder with plans B - N can switch to any other plan B - N. This guaranteed issue window is open year-round.

