

Medicare Supplements

Clarifying the difference between: Guaranteed Issue and Medically Underwritten - Enrollment Applications.

Medicare Supplement Guaranteed Issue

Guaranteed issue (or trial rights) are the first 6 months of becoming eligible for Medicare.

(meaning without required medical under-writing)

Guaranteed issue is 63 days after loss of coverage. Submit the application within 63 days of the termination date from prior insurance.

Proof of credible coverage is required in all guarantee issue events.

- You can post-date a guaranteed issue effective date. It can be 90 days past the signature date.
- Guaranteed issue applications must be submitted with the required proof of credible coverage documentation.
- Federal and State guidelines outline eligibility for guaranteed issue applications.
- Please consult the Department of Insurance for qualifying events in your applicant's state.

Plans G and N are not available for guaranteed issue in most states.

- All Eligibility questions must be completed. Dates and prior carrier information are required on all guaranteed issue applications.
- If prior coverage is listed, a replacement form is required.
- Health questions should not be answered.
- Guaranteed Issue policies are issued with preferred (non-smoker) rates. State exceptions may apply.

12 month Trial - Right

When you first become eligible for benefits under Part B (or Part A in some states) of Medicare at age 65 or older, and enrolled in a Medicare Advantage plan, and then within the first year of joining, you decided to switch to Original Medicare – Your Application should be eligible for Guaranteed Issue.

When you enrolled in a Medicare Supplement policy and chose to drop that policy to join a Medicare Advantage plan for the first time, and within the first year of joining, and then decided they to switch back – the application should be eligible for Guaranteed Issue for the same policy you had before, if the same insurance company sells it. If the former policy isn't available, they can buy Plan A, B, C, F, K, or L from any insurance company in their state.

Guaranteed issue - loss of Group Medical coverage

Disenrollment from credible coverage:

Guaranteed issue - loss of Medicare Advantage (MA)

For a no fault disenrollment, such as the MA leaving the area: