

When can I enroll in a Medigap?

Dear Marci,

I signed up for Medicare a few months ago, and now I want to enroll in a Medigap, too. When can I buy a Medigap?

-Jerome (Wichita, KS)

Dear Jerome,

[Medigaps](#), sometimes called Medicare supplemental insurance, are health insurance policies that offer standardized benefits to work with Original Medicare. They are sold by private insurance companies and are designed to cover your deductibles, coinsurance, and copayments. If you have a Medigap, it pays part or all of certain remaining costs after Original Medicare pays first.

But your question brings up a great point: Medigap enrollment rules are different from Original Medicare enrollment rules. If you want to purchase a Medigap policy, you need to learn the best time to buy one in your state. In most states, insurance companies are only required to sell you a policy at certain times and if you meet certain requirements. If you miss your window of opportunity to buy a Medigap, your costs may go up, your options may be limited, or you may not be able to buy a Medigap at all.

Under federal law, you have the right to buy a Medigap policy if you:

- Are 65 and enrolled in Medicare
- And, you buy your policy during a protected enrollment period.

There are two federally protected times to purchase a Medigap:

- **Open enrollment period:** Generally, the best time to enroll in a Medigap policy is during your open enrollment period. Under federal law, you have a six-month open enrollment period that begins the month you are 65 or older and enrolled in Medicare Part B.
- **Guaranteed issue right:** If you miss your open enrollment period, you can also buy a Medigap when you have a guaranteed issue right. If you are age 65 or older, you have a guaranteed issue right

within 63 days of when you lose or end certain kinds of health coverage.

[You can read more about the open enrollment period and guaranteed issue rights here.](#)

At times when you have the right to buy a Medigap policy, an insurance company cannot:

- Deny you Medigap coverage
- Or, charge you more for a policy because of past or present health problems

Before you buy a Medigap, check to see if your state offers additional protections. For instance, residents of New York and Connecticut can buy a policy throughout the year, not just at select times. These two states also require insurers to sell to people with Medicare who are under age 65. Call your [State Health Insurance Assistance Program \(SHIP\)](#) or Department of Insurance to learn more about your right to purchase a Medigap policy in your state.

Even if you don't have a guaranteed right to buy a Medigap in your state, you may still be able to buy a policy if a company agrees to sell you one. However, know that companies can charge you a higher price because of your health status or other reasons.

I hope this helps!

-Marci



Health Tip

[Research](#) suggests that eating leafy greens (like spinach, kale, collards, and lettuce) may help improve brain health and slow cognitive decline from aging. The study followed a group of 960 older adults who took a series of tests over five years that assessed their cognition. Study participants also filled out questionnaires indicating how often they ate certain kinds of food. Those who ate the most leafy greens were generally found to have a lower rate of cognitive decline. The researchers believe that specific nutrients in leafy greens might have neuro-protective effects and suggest that adding a serving of green leafy vegetables to one's diet might contribute to brain health.

For NYSUT Members

Upcoming Medicare Minute Presentation

Join the Medicare Rights Center's free monthly Medicare Minute presentations for NYSUT members. Each month's Medicare Minute will help you learn more about your benefits and make the most of your Medicare coverage.

Next Presentation

Medicare and Mental Health Care

Wednesday, August 16, 3-3:30pm

Taking care of your mental health is just as important as taking care of your physical health. This month, our Medicare Minute, presented by the Medicare Rights Center, focuses on Medicare coverage of mental health services.

Register here:

https://us06web.zoom.us/webinar/register/WN_m4Yh5LHFRnGHQ5YA3PJ0kw

**Find Reliable
Medicare
Information at
Medicare Interactive**

Provided by the Medicare Rights Center

WWW.MEDICAREINTERACTIVE.ORG/TEACHERS

MEDICARE INTERACTIVE .ORG
Powered by the Medicare Rights Center

Dear Marci is a biweekly e-newsletter designed to keep you -- people with Medicare, social workers, health care providers and other professionals -- in the loop about health care benefits, rights and options for older Americans and people with disabilities.

The Medicare Rights Center is a national, nonprofit consumer service organization that works to ensure access to affordable health care for older adults and people with disabilities through counseling and advocacy, educational programs, and public policy initiatives.

Copyright (C) 2023 Medicare Rights Center. All rights reserved.