



SHIP

State Health Insurance
Assistance Program

Navigating Medicare

ASK SHIP

YOUR MONTHLY MEDICARE Q&A

November, 2024

Q: I have Medicare due to a disability. I would like to get a Medigap Plan to supplement what Medicare covers. What plans can I choose from?

A: New Indiana legislation was recently passed that will change what Medicare supplement plans (Medigap) are available to people with Medicare who are under age 65.

Beginning January 1, 2025, there will be guaranteed issue for Medigap plans for people under 65. This new legislation, SEA 215, was introduced and passed in Indiana in Spring of 2024.

What does this mean? This means that after December 31, 2024, any Medigap plan that is available to individuals with Medicare at 65 or older, must also be available to those with Medicare due to disability or ESRD under the age of 65.

Anyone who has Medicare under the age of 65 prior to

January 1, 2025, will have a six-month window to sign up for a Medigap plan, guaranteed. This would be January 1 – June 30, 2025.

Anyone enrolling into Medicare under the age of 65 AFTER January 1, 2025, will be granted their own six month guaranteed enrollment window starting from the first day of the month their Medicare begins.

Beginning January 1, 2025, the following rules will apply to health insurance providers:

- Issuers may not deny or condition issuance of Medicare supplement policy because of health status, claims experience, receipt of health care, or medical condition of an individual.
- Issuers may not charge a premium rate for Plans A, B, or D that exceeds the premium rate an issuer charges to those age 65 for same Medicare supplement policy.

- Issuers may not charge a premium rate for any other standardized letter Medicare supplement policy that exceeds 200% of premium charged to those age 65 for the same Medicare supplement policy.
- Issuers may not issue a policy that contains a waiting period or pre-existing condition limitation or exclusion.

If you or someone you know have questions about Medicare or any other Medicare related topic, contact SHIP at (800) 452-4800, or online at www.medicare.in.gov. You can also find us on Facebook, Twitter, LinkedIn, and YouTube.