
Medicare Supplement Guaranteed Issue

All Medigap Plans available open for those under 65 with Medicare.

A new bill, SEA 215 was introduced and passed in Indiana in Spring of 2024. Beginning January 1, 2025, there will be guaranteed issue into medigap plans for people under 65. What does this mean? This means that after December 31, 2024, any Medicare Supplement Plan (Medigap) that is available to those with Medicare will also have to provide that same plan, or an equivalent, available for those with Medicare due to disability or ESRD.

Anyone on 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 policy that contains a waiting period or preexisting condition limitation or exclusion.

If you have questions about the SEA 215 bill or anything else related to Medicare, contact SHIP for free, impartial assistance.

The State Health Insurance Assistance Program (SHIP) is a free and impartial health insurance counseling program for people with Medicare. SHIP does not sell insurance. SHIP is provided by the Administration for Community Living and the Indiana Department of Insurance. We are part of a federal network of State Health Insurance Assistance Programs located in every state. All of our services are free.

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