



# SHIP

State Health Insurance  
Assistance Program

Navigating Medicare

# ASK SHIP

YOUR MONTHLY MEDICARE Q&A

December, 2025

**Q: I am 76 years old and have a supplement Plan G. The plan has increased each year and it's getting very expensive. I am wanting to change Medigap policies to save money but I am worried that I won't be accepted due to my health. Is there any guarantee that would allow me to change plans?**

**A:** Under normal federal rules, someone is NOT guaranteed enrollment into a Medigap policy after their first 6-months on Medicare Part B or during other special circumstance-based situations. Someone can join or change their Medigap policy any time of the year BUT only if they can find a company willing to accept them.

The good news is that starting 1/1/26, Indiana's new Medigap "birthday rule" (HEA 1226) goes into effect. This law guarantees acceptance into a new company's Medigap policy.

Here how it works:

1. This is a new Indiana law to allow those age 65 or older on a Medicare Supplement (Medigap), a guaranteed opportunity to change companies. This does not allow someone on a Medicare Advantage plan guaranteed rights to join a Medigap. This also does not allow those under age 65 on Medigaps to change policies.
2. How it will work: Within 60 days of your birthday EACH year, you will have an opportunity to go from one company's Medigap to another—guaranteed. Guaranteed means that they MUST accept you and cannot judge you based on your preexisting medical conditions. Plans can still base your premium rate off your age, gender, zip code and tobacco use.
3. The law states that you are only guaranteed to get the SAME lettered Medigap plan that you currently have, but from a new company. For example, if

you have a Plan G, you would only be guaranteed for a **Plan G** at any other company that sells it. You would not have guaranteed rights to drop to a Plan N or increase to a Plan F, for example.

4. To enroll in a new plan, you would simply need to make calls to insurance companies that sell Medigap policies OR meet with a licensed insurance agent/broker that can assist with the enrollment.

This new law will be beneficial to those that are looking to reduce their monthly premiums for their Medigap by price shopping for a lower priced company.

If you run into issues with companies denying your enrollment, you can contact the Indiana Department of Insurance to file a complaint. If you have questions related to Medicare, call SHIP at (800) 452-4800 or find SHIP online at [www.medicare.in.gov](http://www.medicare.in.gov). You can also find SHIP on Facebook, Twitter, LinkedIn, and YouTube.