

## A Medicare beneficiary has 63 days to enroll in a Medigap Plan when losing certain health coverage.

If you have employer group health coverage (including retiree or COBRA coverage) or union coverage that pays after original Medicare pays, and that coverage ends, your 63 day window of guaranteed issuance of a Medigap Plan begins the date your employer or union coverage ends.

If you have a Medicare Advantage Plan and *they* end the plan or change the service area, you may apply as early as 60 calendar days before the date your health care coverage ends, but no later than 63 calendar days after your current health care coverage ends. Medigap coverage can't start until your Medicare Advantage Plan coverage ends. You may choose to have your 63-day window start the day your coverage ends or when you are officially notified that the plan is ending. Official notification will come about 90 days prior to termination, usually at the beginning of October.

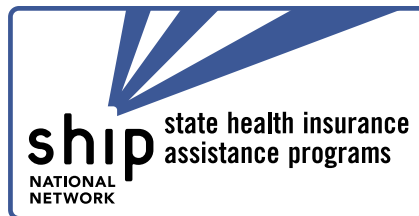
If you have COBRA coverage, you can

either buy a Medigap policy right away or wait until the COBRA coverage ends.

If you have Original Medicare and a Medicare Select policy and *you* move from the service area or they end the plan, your 63-day window begins the day your coverage ends.

During the 63-day window of protection, you are guaranteed to get a Medigap policy; companies cannot turn you down, delay processing the application, charge you more, or put pre-existing limits on your policy. If you do not act within 63 days, this guarantee goes away.

**IMPORTANT:** The 63-day window does NOT extend your health coverage that is ending. Don't risk having out-of-pocket expense during the 63-day window. Apply early enough that you don't have a gap in coverage. Ask that the new policy becomes effective the day your old coverage stops.



LOCAL HELP FOR PEOPLE WITH MEDICARE

## Another Important Right

Your Medigap initial enrollment period is a one-time only, six-month period after you enroll in Medicare Part B and are 65 or older, when you can buy any Medigap policy you want. You cannot be denied coverage or charged more because of your past or present health problems or claims history.

During this enrollment, the insurance company may impose up to a six-month wait on pre-existing conditions if you do not have prior health coverage.

Persons on Medicare, due to disability, will be eligible for their Medigap open enrollment period upon turning age 65. NO Medigap plans are currently sold in Indiana for people under 65 and disabled. However, these policies may be purchased outside of Indiana and be used in Indiana.

**NOTE:** If you have health coverage through an employer or union based on your own or your spouse's current employment, you may wish to delay enrolling in Medicare Part B.

## Questions or Need Assistance?

*Please call the State Health Insurance Assistance Program (SHIP) at (800) 452-4800 or (866) 846-0139 TDD.*

*www.Medicare.IN.gov  
Facebook.com/Indiana.SHIP*

## Medigap RIGHTS & Protections



**When other health insurance ends or is lost**



LOCAL HELP FOR PEOPLE WITH MEDICARE

# Let the State Health Insurance Assistance Program (SHIP) help.

An insurance company can't refuse to sell you a Medigap policy under the following situations:

| Guaranteed issue right situation...  | You have the right to buy...  | When to apply for a Medigap policy:  |
|--|---|--|
| 1. You have in a Medicare Advantage Plan, and your plan is leaving Medicare or stops giving care in your area, or you move out of the plan's service area.   | You continue with Original Medicare and apply for a Medigap policy within 63 days. Your 63-day window begins the day your coverage ends.  | As early as 60 calendar days before the date your health care coverage will end, but no later than 63 calendar days after your health care coverage ends. Medigap coverage can't start until your Medicare Advantage Plan coverage ends.   |
| 2. You have Original Medicare and an employer group health plan (including retiree or COBRA coverage) or union coverage that pays after Medicare pays and that plan is ending.<br><b>Note:</b> In this situation, you may have additional rights under state law.. | Medigap Plan A, B, C, F, K, or L that is sold in your state by any insurance company.<br><b>Note:</b> If you have COBRA coverage, you can either buy a Medigap policy right away or wait until the COBRA coverage ends.   | No later than 63 calendar days after the latest of these 3 dates: <ul style="list-style-type: none"><li>• Date the coverage ends</li><li>• Date on the notice you get telling you that coverage is ending (if you get one)</li><li>• Date on a claim denial, if this is the only way you know that your coverage ended</li></ul> |
| 3. You have Original Medicare and a Medicare SELECT policy. You move out of the Medicare SELECT policy's service area. You can keep your Medigap policy, or you may want to switch to another Medigap policy.  | Medigap Plan A, B, C, F, K, or L that is sold by any insurance company in your state or the state you are moving to.  | As early as 60 calendar days before the date your health care coverage will end, but no later than 63 calendar days after your health care coverage ends.  |
| 4. (Trial Right) You joined a Medicare Advantage Plan or Programs of All-inclusive Care for the Elderly (PACE) when you were first eligible for Medicare Part A at 65, and within the first year of joining, you decide you want to switch to Original Medicare.   | Any Medigap policy that is sold in your state by any insurance company.   | As early as 60 calendar days before the date your coverage will end, but no later than 63 calendar days after your coverage ends.  |
| 5. (Trial Right) You dropped a Medigap policy to join a Medicare Advantage Plan (or to switch to a Medicare SELECT policy) for the first time; you have been in the plan less than a year, and you want to switch back.  | The Medigap policy you had before you joined the Medicare Advantage Plan or Medicare SELECT policy, if the same insurance company you had before still sells it.<br>If your former Medigap policy isn't available, you can buy a Medigap Plan A, B, C, F, K or L that is sold in your state by any insurance company. | As early as 60 calendar days before the date your coverage will end, but no later than 63 calendar days after your coverage ends.<br>Note: Your rights may last for an extra 12 months under certain circumstances.  |
| 6. Your Medigap insurance company goes bankrupt and you lose your coverage, or your Medigap policy coverage otherwise ends through no fault of your own.   | Medigap Plan A, B, C, F, K, or L that is sold in your state by any insurance company.   | No later than 63 calendar days from the date your coverage ends.   |
| 7. You leave a Medicare Advantage Plan or drop a Medigap policy because the company hasn't followed the rules, or it misled you.   | Medigap Plan A, B, C, F, K, or L that is sold in your state by any insurance company.   | No later than 63 calendar days from the date your coverage ends.   |