

<https://www.medicare.gov/supplements-other-insurance/when-can-i-buy-medigap>

When can I buy Medigap?

Buy a policy when you're first eligible

The best time to buy a Medigap policy is during your 6-month Medigap Open Enrollment Period. You generally will get better prices and more choices among policies. During that time you can buy any Medigap policy sold in your state, even if you have health problems. This period automatically starts the first month you have Medicare Part B (Medical Insurance) and you're 65 or older. It can't be changed or repeated. **After this enrollment period, you may not be able to buy a Medigap policy. If you're able to buy one, it may cost more due to past or present health problems.**

During open enrollment

Medigap insurance companies are generally allowed to use medical underwriting to decide whether to accept your application and how much to charge you for the Medigap policy. However, even if you have health problems, during your Medigap open enrollment period you can buy any policy the company sells for the same price as people with good health.

Find your situation below:

I'm 65 or older.

Your Medigap open enrollment period begins when you enroll in Part B and can't be changed or repeated. In most cases, it makes sense to enroll in Part B when you're first eligible, because you might otherwise have to pay a Part B late enrollment penalty.

I'm turning 65.

The best time to buy a Medigap policy is the 6-month period that starts the first day of the month you're 65 or older and enrolled in Part B. For example, if you turn 65 and are enrolled in Part B in June, the best time for you to buy a Medigap policy is from June to November. After this enrollment period, your option to buy a Medigap policy may be limited and it may cost more. Some states have additional open enrollment periods.

I'm under 65.

Federal law doesn't require insurance companies to sell Medigap policies to people under 65. If you're under 65, you might not be able to buy the Medigap policy you want, or any Medigap policy, until you turn 65. However, some states require Medigap insurance companies to sell you a Medigap policy, even if you're under 65. If you're able to buy one, it may cost you more.

I have group health coverage through an employer or union.

If you have group health coverage through an employer or union because either you or your spouse is currently working, you may want to wait to enroll in Part B. Employer plans often provide coverage similar to Medigap, so you don't need a Medigap policy.

When your employer coverage ends, you'll get a chance to enroll in Part B without a late enrollment penalty. That means your Medigap open enrollment period will start when you're ready to take advantage of it. If you enrolled in Part B while you still had the employer coverage, your Medigap open enrollment period would start. Unless you bought a Medigap policy before you needed it, you'd miss your open enrollment period entirely.

Outside open enrollment

Find your situation below:

If you apply for Medigap coverage after your open enrollment period, there's no guarantee that an insurance company will sell you a Medigap policy if you don't meet the medical underwriting requirements, unless you're eligible due to one of the situations below.

In some states, you may be able to buy another type of Medigap policy called [Medicare Select](#). If you buy a Medicare SELECT policy, you have rights to change your mind within 12 months and switch to a standard Medigap policy.

I'm under 65 and am eligible for Medicare because of a disability or End Stage Renal Disease (ESRD)

If you have ESRD, you may not be able to buy the Medigap policy you want, or any Medigap policy, until you turn 65. Federal law doesn't require insurance companies to sell Medigap policies to people under 65.

These states require the insurance companies to offer at least one kind of Medigap policy to people with Medicare under 65:				
Arkansas	Georgia	Louisiana	Mississippi	Pennsylvania
California	Hawaii	Maine	Missouri	South Dakota
Colorado	Idaho	Maryland	Montana	Tennessee
Connecticut	Illinois	Massachusetts	New Hampshire	Texas
Delaware	Kansas	Michigan	Oklahoma	Vermont
Florida	Kentucky	Minnesota	Oregon	Wisconsin

Note: A Medigap policy isn't available to people with ESRD under 65.

Note: Some states provide these rights to all people with Medicare under 65. Other states provide these rights only to people eligible for Medicare because of disability or only to people with ESRD. Check with your [State Insurance Department](#) about what rights you might have under state law.

I have health problems.

During the Medigap open enrollment period, an insurance company can't use medical underwriting. This means the company can't do any of these things because of your health problems:

- Refuse to sell you any Medigap policy it sells
- Make you wait for coverage to start (except as explained below)
- Charge you more for a Medigap policy

In some cases, an insurance company must sell you a Medigap policy, even if you have health problems. You're guaranteed the right to buy a Medigap policy:

- When you're in your Medigap open enrollment period
- If you have a [guaranteed issue right](#)

You may also buy a Medigap policy at other times, but the insurance company can deny you a Medigap policy based on your health.

I have a pre-existing condition.

The insurance company can't make you wait for your coverage to start, but it may be able to make you wait for coverage if you have a pre-existing condition.

In some cases, the Medigap insurance company can refuse to cover your out-of-pocket costs for these pre-existing health problems for up to 6 months (called the "pre-existing condition waiting period"). After these 6 months, the Medigap policy will cover your pre-existing condition.

Coverage for the pre-existing condition can be excluded if the condition was treated or diagnosed within 6 months before the coverage starts under the Medigap policy. After this 6-month period, the Medigap policy will cover the condition that was excluded.

When you get Medicare-covered services, Original Medicare will still cover the condition, even if the Medigap policy won't cover your out-of-pocket costs, but you're responsible for the coinsurance or copayment.

I have a pre-existing condition and am replacing "creditable coverage."

It's possible to avoid or shorten waiting periods for a pre-existing condition if you buy a Medigap policy during your Medigap open enrollment period to replace "Creditable coverage (Medigap)."

If you have had at least 6 months of continuous prior creditable coverage, the Medigap insurance company can't make you wait before it covers your pre-existing condition. Many types of health care coverage can count as creditable coverage for Medigap policies, but they'll only count if your break in coverage was no more than 63 days.

I have other insurance.

If you have group health insurance through an employer or union, your Medigap open enrollment period will start when you sign up for Part B.

I have a guaranteed issue right.

If you buy a Medigap policy when you have a guaranteed issue right (also called "Medigap protections"), the insurance company can't use a pre-existing condition waiting period.