

[LINK](#) to good OE/GI chart from Telos Actuarial

**California:** Policyholders can change to any plan of equal or lesser benefit with the carrier of their choice. Beneficiaries will not be required to answer underwriting health questions. You have 60 days of "open enrollment" following your birthday each year when you can buy a new Medigap policy without a medical screening or a new waiting period. The enrollment application must be received within 30 days prior to, and no later than 60 days of, the applicant's birth date.

[Source 1](#), [Source 2](#), [CA SB 407](#)

**Connecticut:** There is no underwriting at any time for Medicare Supplements in the state of Connecticut. This means those on a Medicare Supplement can move to any other Medicare Supplement at any time without answering health questions.

[Source](#), [Source 2](#)

**Idaho:** Policyholders are eligible to enroll in any plan of equal or lesser benefit. Additionally, the plan may be with any carrier. This rule lasts 63 days, beginning on the policyholder's birthday.

[Source](#)

**Illinois:** Policyholders between the ages of 65 and 75 have the chance to enroll into any plan of their choice from their current carrier. The new plan's benefit level must not exceed that of their current plan. This window opens on their birthday and lasts 45 days.

[Source](#), [Source 2](#), [Source 3](#), [Source 4](#)

- It also does not allow someone to change from a closed block of business to an open block of business. Here is what Aetna said on 4/4/2022, "For the Illinois Birthday Rule, the person must move from one entity to the same entity. So from ACC to ACC, or AHIC to AHIC. In a case like you mention where CLI is now a closed block, the person simply would not be eligible for the Birthday Rule GI and must be underwritten if they want to change."

**Indiana:** Effective January 1, 2026, Indiana will implement a "Birthday Rule" for Medicare supplement (Medigap) policies. This rule allows individuals who are at least 65 years old and currently enrolled in a Medigap plan to apply for a new policy within 60 days of their birthday. The key condition is that they must be switching to the same lettered Medigap plan type but with a different insurance company. Under this rule, insurers cannot deny coverage, charge higher premiums, or impose conditions based on the applicant's health status or history. Any new policy obtained through the Birthday Rule will take effect on the first day of the month following at least 30 days after the application is signed.

[Source 1](#), [Source 2](#)

**Kentucky:** The "birthday rule" is set to be effective in Kentucky on January 1st, 2024.

Under this rule, if an applicant already has a Medicare supplement policy, they have the right to submit an application for a new policy:

1. To a different insurer than the one that issued their current Medicare supplement policy and
2. Within sixty (60) days of the applicant's birthday; and
3. The applicant intends to keep the same Medicare supplement plan.

If these conditions are met, the insurer cannot deny the applicant a policy because of their health status, claims experience, receipt of health care, or medical condition.

The rule essentially offers the applicant a period around their birthday to switch their current Medicare supplement policy to another insurer while retaining the same plan letter, giving them an opportunity to possibly find more favorable rates or conditions.

[Source](#), [Source 2](#), [Source 3](#), [Source 4](#), [Source 5](#)

**Louisiana:** added a birthday rule in 2022. The window opens 30 days before your birthday and ends 63 days after your birthday. Thus, you get a 93-day window to change your current Medigap plan. You can switch to a policy of equal or lesser benefit through your current carrier during this time.

[Source 1](#), [Source 2](#)

**Maine:** In Maine, you have the right to change Medicare supplement plans as long as you change to a plan with the same or lesser benefits from the same or a different

insurer and you have never had a gap in coverage that supplements Medicare of more than 90 days since your Open Enrollment Period. Under these circumstances, the insurer can't refuse to give you the coverage. See the Replacement Plan Chart to determine which plans are available to you based on your current plan.

[Source](#)

**Maryland:** Effective January 1st, 2023. Requiring a carrier, during the 30 days following the individual's birthday, to make available to an individual enrolled in a Medicare supplement policy different Medicare supplement policies with benefits that are equal to or less than the benefits of the individual's existing coverage; prohibiting a carrier, for a policy required to be made available under the Act, from denying or conditioning the effectiveness of the policy or discriminating in the pricing of the policy based on certain factors.

Medigap carriers will have to implement this birthday rule starting July 1st, 2023.

[Source 1](#), [Source 2](#), [Source 3](#)

**Massachusetts:** Medigap carriers are required to offer guaranteed issue from February 1st – March 31st of each year, with the policy's effective date being June 1st. Carriers also have the option of continuous guaranteed issue year-round.

[Source 1](#), [Source 2](#)

**Minnesota:** Effective August 1st, 2026 (recently delayed) Minnesota will allow any Medicare-eligible individual the opportunity to enter the Medicare Supplement risk pool during the open enrollment period and the ability to switch to other Medicare Supplement issuers and plans, all without being subject to medical underwriting. This open enrollment window appears to occur between January 1st - March 31st of each year.

[Source 1](#), [Source 2](#), [Source 3](#), [Source 4](#)

**Missouri:** Policyholders have an annual opportunity on the enrollment anniversary to change from one Medicare Supplement carrier to another without any underwriting. This rule allows plan to like plan only. This window starts 30 days before the enrollment anniversary date and 30 days after. For example, if your policy expires June 30, you can switch policies between June 1 and July 30. You can call the insurance company to get your anniversary date. If you change to the same-lettered plan – for example, from Plan

F at Insurer XYZ to Plan F at Insurer ABC, the new insurer cannot deny you coverage and cannot impose a waiting period based on pre-existing conditions. To demonstrate that you qualify to change insurers, you are required to show only minimal proof. Simply produce a renewal notice (from your old insurer), invoice, the old policy or other confirmation of policy ownership to the agent or new company.

[Source](#)

**Nevada:** Medigap enrollees can change their Medigap plan to a different carrier and different plan that has equal or lesser coverage without underwriting around their birthday. This window starts on the 1st of their birthday month and lasts for 60 days.

[Source](#)

**New York:** New York State law and regulation require that any insurer writing Medigap insurance must accept a Medicare enrollee's application for coverage at any time throughout the year. Insurers may not deny the applicant a Medigap policy or make any premium rate distinctions because of health status, claims experience, medical condition or whether the applicant is receiving health care services.

[Source](#)

**Oklahoma:** Under the rule changes made to OAC 365:10-5-129, a policyholder who is currently enrolled in a Medicare supplement policy with no gap in coverage greater than ninety (90) days has the opportunity to switch to a different Medicare supplement policy of equal or lesser benefits with the same or different carrier. While the rule provides flexibility, issuers shall, at the very least, offer an annual sixty-day (60-day) open enrollment period beginning on the policyholder's birthday. The birthday would be the first day of the sixty-day (60-day) period. This change applies to all Medicare supplement policies offered in the State of Oklahoma.

[Source](#)

**Oregon:** Policyholders can change to any carrier or plan of equal or lesser benefit with no health underwriting. This opportunity starts 30 days before your birthday and ends 30 days after your birthday.

[Birthday rule fact sheet](#)

**Utah:** Effective May 7th, 2025, the birthday rule for Medicare supplement insurance in Utah provides an annual opportunity for enrollees to change their insurance plan with specific protections. Each year, during the 60-day period starting on the enrollee's birthday, individuals can select a different Medicare supplement insurance plan from the same insurance issuer. This new plan must be either comparable to or lower in tier than their current plan. An insurer is not required to offer a plan that is available through the insurer's affiliate.

[Source 1](#), [Source 2](#), [Source 3](#)

**Vermont:** Certain insurance companies offer year-round open enrollment for Medigap plans in Vermont, but this is not a requirement due to state laws. Vermont goes beyond the federal minimum and extends that open enrollment period to individuals under the age of 65 who qualify for Medicare through disability but not ESRD. BCBSVT currently offers a guaranteed issue plan to any Vermonter who wants to enroll in the Medicare supplement market at any time.

[Source 1](#), [Source 2](#), [Source 3](#)

**Virginia:** Starting July 1, 2025, Virginia will implement a new birthday rule for Medicare supplement (Medigap) insurance plans. Under this rule, individuals with Medicare supplement policies will receive an annual open enrollment period that begins on their birthday and remains open for at least 60 days. During this window, policyholders can purchase any Medicare supplement policy from insurers in Virginia that offers the same benefits as their current coverage.

Insurance companies, health services plans, and health maintenance organizations will be required to notify each eligible individual about their specific open enrollment period. This notification must be sent at least 15 days but no more than 30 days before the enrollment period begins. The notification will detail the dates of the open enrollment period, the individual's rights during this time, and any modifications to benefits or premium adjustments for the Medicare supplement policy.

[Source 1](#), [Source 2](#)

**Washington:** If you have a Plan A, you can only switch to another Plan A without underwriting. However, if you have any other Medigap plan, you can switch to any other Medigap plan without underwriting at any time. This only applies to people who already have Medigap coverage and are changing to a new Medigap plan and not to someone enrolling in Medigap for the first time outside of OEP.

[Link to Washington State DOI](#), [Source from Washington SHIP](#)

**Wyoming:** Effective June 4, 2025, Wyoming's birthday rule provides Medigap policyholders with a 63-day guaranteed issue window starting on their birthday each year. During this period, you can switch to a Medigap plan of equal or lesser benefits with any insurance company, without medical underwriting.

[Source](#)