Other Guaranteed-Issue Situations

See the chart below for other situations where someone may qualify for a GI.

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| **Applicant has a GI if…** | **And they can buy…** | **Within this time…** |
| They are in a Medicare Advantage plan (like an HMO or PPO), and the plan is leaving Medicare or stops giving care in their area, or they move out of the plan’s service area. | Medigap Plan A, B, C, F, K or L that’s sold in their state by any insurance company. They only have this right if they switch to Original Medicare rather than join another Medicare Advantage plan. | As early as 60 calendar days before the date their health care coverage will end, but no later than 63 calendar days after their health care coverage ends. Medigap coverage can’t start until their Medicare Advantage plan coverage ends. |
| They 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. | Medigap plan A, B, C, F, K or L that’s sold in their state by any insurance company. If they have COBRA coverage, they 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 three dates:  1. Date the coverage ends  2. Date on the notice they get telling them that coverage is ending.  3. Date on a claim denial, if this is the only way they know that their coverage ended |
| They have Original Medicare and a Medicare SELECT policy. They move out of the Medicare SELECT policy’s service area. | Medigap Plan A, B, C, F, K or L that’s sold by any insurance companies in their state or the state they are moving to. | As early as 60 calendar days before the date their Medicare SELECT coverage will end, but no later than 63 calendar days after their Medicare SELECT coverage ends. |
| (Trial right) They joined a Medicare Advantage plan (like an HMO or PPO) or PACE when they were first eligible for Medicare Part A at 65, and within the first year of joining, they decide they want to switch to Original Medicare. | Any Medigap policy that’s sold in their state by any insurance company. | As early as 60 calendar days before the date their coverage will end, but no later than 63 calendar days after their coverage ends. |
| **Applicant has a GI if…** | **And they can buy…** | **Within this time…** |
| (Trial right) They dropped a Medigap policy to join a Medicare Advantage plan (or to switch to a Medicare SELECT policy) for the first time, they’ve been in the plan less than a year, and they want to switch back. | The Medigap policy they had before they joined the MA plan or Medicare SELECT policy, if the same insurance company they had before still sells it. If their former Medigap policy isn’t available, they can buy Medigap Plan A, B, C, F, K or L that’s sold in their state by any insurance company. | As early as 60 calendar days before the date their coverage will end, but no later than 63 calendar days after their coverage ends. |
| Their Medigap insurance company goes bankrupt and they lose their coverage, or their Medigap policy coverage otherwise ends through no fault of their own. | Medigap Plan A, B, C, F, K or L that’s sold in their state by any insurance company. | No later than 63 calendar days from the date their coverage ends. |
| They leave a Medicare Advantage plan or drop a Medigap policy because the company hasn’t followed the rules or it misled them. | Medigap Plan A, B, C, F, K or L that’s sold in their state by any insurance company. | No later than 63 calendar days from the date their coverage ends. |