

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

You have a guaranteed issue right if...	You have the right to buy...	You can/must apply for a Medigap policy...
<p>#1: You are in a Medicare Advantage Plan (MA Plan), and your plan is leaving Medicare or stops giving care in your area, or you moved out of the plan's service area.</p> <p>NOTE: If you immediately join another MA Plan, you can stay in that plan for up to 1 year and still have the rights in situations #4 and #5.</p>	<p>Medigap Plan A,B,C,F,K, or L that is sold in your state by any insurance company.</p> <p>You only have this right if you switch to Original Medicare rather than joining another MA Plan.</p>	<p>You can apply up to 60 calendar days before the date your health care coverage will end. You must apply no later than 63 calendar days after your health care coverage ends.</p>
<p>#2: You have Original Medicare and an employer group health plan (including retiree or COBRA coverage) or union coverage that pays after Medicare pays. That coverage is ending.</p> <p>NOTE: In this situation, state laws may vary.</p>	<p>Medigap Plan A,B,C,F,K, or L that is sold in your state by any insurance company.</p> <p>If you have COBRA coverage, you can either buy a Medigap policy right away or wait until the COBRA coverage ends.</p>	<p>You must apply no later than 63 calendar days after the latest of these three dates:</p> <ol style="list-style-type: none"> <li>1. Date the coverage ends</li> <li>2. Date on the notice you get telling you that coverage is ending (if you get one)</li> <li>3. Date on a claim denial, if this is the only way you know that your coverage ended</li> </ol>
<p>#3: You have Original Medicare and a Medicare SELECT policy. You move out the Medicare SELECT policy's service area.</p> <p>You can keep your Medigap policy or you may want to switch to another Medigap policy.</p>	<p>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.</p>	<p>You can apply up to 60 calendar days before the date your health care coverage will end. You must apply no later than 63 calendar days after your health care coverage ends.</p>
<p>#4: (Trial Right) You joined a Medicare Advantage Plan or PACE when you were first eligible for Medicare Part A at age 65, and within the first year of joining, you decide you want to switch to Original Medicare.</p>	<p>Any Medigap policy that is sold in your state by any insurance company.</p>	<p>You can apply up to 60 calendar days before the date your coverage will end. You must apply no later than 63 calendar days after your coverage ends.</p> <p>NOTE: Your rights may last for an extra 12 months under certain circumstances.</p>
<p>#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.</p>	<p>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. If it included drug coverage, you can still get that same policy, but without the drug coverage.</p> <p>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.</p>	<p>You can apply up to 60 calendar days before the date your coverage will end. You must apply no later than 63 calendar days after your coverage ends.</p> <p>NOTE: Your rights may last for an extra 12 months under certain circumstances.</p>
<p>#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.</p>	<p>Medigap Plan A,B,C,F,K, or L that is sold in your state by any insurance company.</p>	<p>You must apply no later than 63 calendar days from the date your coverage ends.</p>
<p>#7: You leave a Medicare Advantage Plan or drop a Medigap policy because the company hasn't followed the rules, or it misled you.</p>	<p>Medigap Plan A,B,C,F,K, or L that is sold in your state by any insurance company.</p>	<p>You must apply no later than 63 calendar days from the date your coverage ends.</p>

**\*\* NOTE: Each insurance company has its own underwriting guidelines pertaining to pre-existing conditions. It is advised to check with the insurance company to determine if pre-existing limitations apply before you enroll, or attempt to make a change to your current plan.**