

When can you switch Medigap plans

Birthday rule fact sheet

March 2023

I N S U R A N C E Tips

Free help
with your insurance
questions or complaints

**Consumer Advocacy
Hotline**

Toll-free
888-877-4894

Salem
503-947-7984

Email

dfr.insurancehelp@
oregon.gov

Web

dfr.oregon.gov

Twitter

twitter.com/OregonDCBS

**Division of Financial
Regulation**

350 Winter St. NE
P.O. Box 14480
Salem, OR 97309-0405

Phone: 503-947-7980

Fax: 503-378-4351



Self-Funded employer-sponsored group Medigap plans are not eligible for the Medigap Birthday Rule. If you leave your self-funded employer-sponsored group Medigap plan, you may not be able to get it back if the employer plan rules do not allow it.

Medicare beneficiaries have a yearly opportunity to compare Medicare supplement prices and switch companies. They must keep the same plan type or choose one with lesser benefits. For example, a 2010 Plan F enrollee can switch to any 2010 Medicare Supplement Plan A through N, except for an Innovative Plan F.

Medicare supplement plans (also called Medigaps) help cover the gaps in insurance that Original Medicare (Parts A and B) do not cover. The plans are named by letter, Plan A through Plan N. The plan benefits are standardized, meaning Plan A benefits are exactly the same from one company to another. This rule is a response to frequent consumer complaints of being locked into plans with large annual rate increases.

How this works if you are in Medicare:

The opportunity to compare prices and apply for a new Medigap plan starts 30 days before your birthday and ends 30 days after your birthday.

- The chart on the next page shows what replacement plans are possible.
- The change is guaranteed, regardless of your health.
- Switching mid-year from one Medigap Plan F High Deductible policy to another will restart the high deductible under the new carrier's policy contract. Consider the annual deductible before switching policies.
- New coverage typically begins on the first of the month following the application date. It may start before your birthday. Example: A Feb. 5th birthday can apply for coverage as soon as Jan. 6th with an effective date of Feb. 1. Insurers can adjust the effective date so consumers do not have two policies that are active at the same time. In some cases, this means the policy start date is more than 30 days from the date of application. For example: Jane's birthday is July 5. She applies to a new company on July 20 but requests a Sept. 1 effective date to allow time to cancel the existing policy.
- "Mid-month" effective dates are discouraged, as applicants typically must give their prior carrier notice.
- Do not cancel the current Medigap policy until the new Medigap policy is issued. You may have to pay two premiums for one month to ensure a smooth transfer from the old to new policy.
- This rule only applies to Medicare supplement policies issued after Jan. 1, 1990. Agents whose clients have 1990s plans will want to help clients compare both benefits and prices when considering whether to change supplements.

**For more information, contact your insurance agent or
Senior Health Insurance Benefit Assistance (SHIBA) at 800-722-4134
Consumer Advocacy Hotline 888-877-4894 (toll-free)**

Medicare Supplement (Medigap) Guaranteed Issue Replacement Matrix

I have a:	I can replace it with a:
1990 or 2010 Medigap Plan A 2020 Medigap Plan A	2010 Medigap Plan A ** and +
1990 or 2010 Medigap Plan B 2020 Medigap Plan B	2010 Medigap Plan A, B ** and +
1990 or 2010 Medigap Plan C	2010 Medigap Plan A, B, C, D, K, L, M or N +
1990 or 2010 Medigap Plan D 2020 Medigap Plan D	2010 Medigap Plan A, B, D, K, L, M or N ** and +
1990 Medigap Plan E	Any 2010 Medigap Plan (not innovative) +
1990 or 2010 Medigap Plan F	Any 2010 Medigap Plan (not innovative) +
1990 or 2010 Medigap Plan F (HD)	2010 Medigap Plan F (HD) or 2020 Plan G (HD) +
1990 or 2010 Medigap Plan G 2020 Medigap Plan G	2010 Medigap Plan A, B, D, G, K, L, M, N, F (HD) or G (HD) ** and +
2020 Medigap Plan G (HD)	2020 Medigap Plan G (HD) ** and + 1990 and 2010 Medigap Plan F (HD) +
1990 Medigap Plan H	2010 Medigap Plan A, B, D, K, L, M or N ** and +
1990 Medigap Plan I	2010 Medigap Plan A, B, D, G, K, L, M or N ** and +
1990 Medigap Plan J	Any 2010 Medigap Plan ** and +
1990 Medigap High Plan J (HD)	2010 Medigap Plan F (HD) ** and +
1990 or 2010 Medigap Plan K 2020 Medigap Plan K	2010 Medigap Plan K ** and +
1990 or 2010 Medigap Plan L 2020 Medigap Plan L	2010 Medigap Plan K or L ** and +
2010 Medigap Plan M 2020 Medigap Plan M	2010 Medigap Plan M or N ** and +
2010 Medigap Plan N 2020 Medigap Plan N	2010 Medigap Plan N ** and +

** Newly eligible for Medicare (age 65, due to two years of disability, end stage renal disease (ESRD) or amyotrophic lateral sclerosis (ALS)) on or after Jan. 1, 2020.

+ Beneficiaries who were eligible for Medicare (age 65, due to two years of disability, end stage renal disease (ESRD) or amyotrophic lateral sclerosis (ALS)) prior to Jan. 1, 2020.

(HD) – High Deductible

* Innovative benefits include benefits not contained in other standardized Medicare Supplement plans including, but not limited to, nurse advice lines, annual physical exam, preventive dental care, preventive vision care, routine hearing and drug discount card.

^ Note: SELECT plans are considered equal to the same plan type it is modifying.