Medigap birthday rules by state

If you already have Medicare Supplement insurance (Medigap), a state birthday rule may let you change policies without an insurer using your health history to decide whether to accept you. Find your state, check the application dates, and see which benefits and insurance companies you can choose.

California through Indiana

15 states have birthday rules in effect on November 20, 2026. New Mexico starts January 1, 2027. Select a state name to open its official source.

State and source	When you can apply	What you can change and who qualifies
California	At least 60 days starting on your birthday.	Choose equal or fewer benefits from the same or a different insurer. Your insurer must send a notice 30 to 60 days before your birthday.
Delaware	30 days before your birthday through at least 30 days after.	Residents with Medigap may choose equal or fewer standardized benefits from any Delaware insurer offering the plan, even if the existing policy was bought in another state.
Idaho	63 days starting on your birthday.	Choose similar or fewer benefits with any insurer under Idaho's plan chart. The new policy is community-rated. Employer-sponsored group Medigap is excluded.
Illinois	45 days starting on your birthday, ages 65 through 75.	Choose equal or fewer benefits from your current insurer or an affiliate authorized in Illinois. An unrelated insurer falls outside this right.
Indiana	One month before your birthday through one month after, age 65 or older.	Choose a different insurer offering the same plan letter. For example, if you have Plan G, you can compare Plan G premiums at other companies.

Before comparing premiums

Check your policy card. Write down the plan letter, insurer, effective date, and whether you have a high-deductible or Medicare SELECT version. A similar name or a lower price alone does not establish equal benefits.

Kentucky through Oklahoma

Your application date and the first day your new policy pays benefits can differ. Keep a dated copy of your application and ask the insurer to confirm the start date in writing.

State and source	When you can apply	What you can change and who qualifies
Kentucky	Your birthday through the date 60 days later.	At any age, keep your plan letter and move to a different insurer. Variations of the same letter may qualify, such as Medicare SELECT Plan G to standard Plan G.
Louisiana	63 calendar days starting on your birthday.	You must have Medigap on your birthday. Choose the same or fewer standardized benefits from your current insurer or an affiliate authorized in Louisiana.
Maryland	Your birthday and the following 30 days. An insurer may allow longer.	With a Maryland-issued policy, apply for equal or lesser benefits with the same or another insurer. The state chart allows standard G to N, but high-deductible G only to high-deductible G.
Nevada	At least 60 days beginning on the first day of your birth month.	Any insurer offering the replacement may issue a policy with equal or fewer benefits. Optional innovative benefits are excluded from the comparison.
Oklahoma	The standard window is 60 calendar days starting on your birthday.	Choose the same or fewer benefits with any insurer offering the plan. You must have Medigap and have had no coverage gap longer than 90 days since initial enrollment.

Compare the plan letter and the company

If you have Plan G, Indiana protects a move to Plan G at a different insurer. Maryland permits some changes in benefits, including standard Plan G to Plan N. Check the chart for the state where your current policy was issued.

Ask about the full price. Compare the premium, household discounts, and any deductible or other out-of-pocket costs. A birthday right gives you a chance to apply. It does not set your monthly rate.

Oregon through Wyoming

State and source	When you can apply	What you can change and who qualifies
Oregon	30 days before your birthday through 30 days after.	Choose equal or fewer benefits from any insurer under Oregon's chart. Policies issued or delivered before January 1, 1990, are excluded.
Utah	Your birthday through the date 60 days later.	Choose equal or fewer benefits with your current insurer. The insurer must preserve your rating class. An affiliate does not have to offer its plans.
Virginia	At least 60 days starting on your birthday.	Virginia residents with eligible Virginia-issued coverage can buy the same benefits from any insurer offering them. For example, standard Plan G can replace standard Plan G.
West Virginia	From the first day of your birth month through 60 days afterward.	Your current West Virginia policy needs 24 continuous months by the new start date. Choose equal or fewer benefits from your insurer or an affiliate. An outside insurer qualifies if neither has accepted comparable or lower applications for at least 12 months.
Wyoming	Your birthday through the date 63 days later.	Choose comparable or fewer benefits from any insurer offering an eligible replacement. A policy that adds a significant benefit falls outside this right.

New Mexico begins January 1, 2027

State and source	When you can apply	What you can change and who qualifies
New Mexico	At least 60 days from the first day of your birth month.	Starting January 1, 2027, people age 65 or older with Medigap and Part A or Part B may choose an equal- or lower-value policy, including one from another insurer.

Plan C and Plan F generally cannot be sold to people newly eligible for Medicare on or after January 1, 2020.

Medigap rights on other dates

These states offer other ways to buy or change coverage. Check the date tied to your protection, particularly if you are leaving Medicare Advantage or buying Medigap for the first time.

State and source	When to check	What to ask about
Washington	Year-round	Existing Plan A can switch to another A. Plans B–N can switch to another B–N without a written health screen.
Missouri	Policy anniversary	Apply to another insurer for the same standardized plan within 30 days before or after the anniversary of your current policy.
Maine	Year-round switching	Choose the same or lesser benefits if you have had no gap over 90 days in coverage supplementing Medicare since open enrollment. Each insurer also has a month for Plan A applications.
Connecticut	Year-round enrollment	Eligible applicants can buy Medigap throughout the year. The plans available to applicants under 65 can differ.
New York	Year-round enrollment	Insurers accept eligible applications year-round, regardless of health. Group policies may require group membership.
Massachusetts	Continuous enrollment in practice	The state requires a February 1–March 31 window. All issuers in its 2026–27 directory offer continuous enrollment, using Massachusetts plan names.
Rhode Island	October 15–December 7	Current Medigap or Medicare Advantage enrollees need qualifying coverage since their Medigap open enrollment, with no gap over 90 days. The under-65 disability protection covers Plan A.
Minnesota	First-time applicants ages 65–70	Apply October 15–December 7 or during the applicable January–March window. Institutional rules also apply. Outside initial Part B enrollment, a lifetime surcharge is 15% for 2026 applicants and 20% for 2027.

Before changing your policy

Birthday rules generally apply to people who already have Medigap. If you are leaving Medicare Advantage or applying for your first Medigap policy, ask a state counselor, licensed agent, or insurer about federal open enrollment, trial rights, or other protections that fit your situation.

1 **Confirm your coverage.** Get the full name of your current Medigap policy, its state of issue, your plan letter and variant, and the date coverage began.

2 **Mark your first and last application dates.** Use your state's starting point. A birth month, a calendar month, and a specific number of days can give you different deadlines.

3 **Confirm the replacement qualifies.** Ask the insurer to identify the right that applies, the eligible plan and insurer, and any rule about age, prior coverage, or a gap.

4 **Compare costs and benefits.** Get the premium in writing, including discounts and any changes to deductibles or coverage. A lower monthly premium may mean higher costs when you receive care.

5 **Coordinate your start date.** Wait for written approval and the effective date before canceling existing coverage. Ask how to use your 30-day free-look period and what two premiums would cost during an overlap.

Where to check your rights

Medicare.gov • Buying a Medigap policy | State Health Insurance Assistance Programs

National Association of Insurance Commissioners • State comparison chart

KFF • Federal and state Medigap guaranteed-issue rules

Medicare Saving Solutions and Health Insurance Options are independent insurance agencies. For help with Medicare Supplement options, use the agency office number below.