



### **Open Enrollment vs. Guaranteed Issue**

Many times, the terms **Open Enrollment** and **Guaranteed Issue** are used interchangeably. Much of this is because in both situations a client can acquire a new Medicare Supplement plan without undergoing Medical Underwriting. CMS and the carriers' definitions of Open Enrollment and Guaranteed Issue are two different things though.

**The Open Enrollment Period** is a six-month period where the client can buy any Medicare Supplement Policy without being denied coverage. The six-month period begins in the first month the client signs up for Medicare Part B. During this time the client will not be denied for a Medicare Supplement policy or be charged more due to their health history.

### **An Example of the Open Enrollment Period:**

Mr. Stewart is turning 65 and signs up for Part B and wants to purchase a Medicare Supplement Plan. **He is within the six-month Open Enrollment period and can choose ANY plan available WITHOUT ANY medical underwriting.**

**Guaranteed Issue in Medicare Supplement terms** is defined as the rights the client has in certain, special situations when insurance companies are required to sell or offer the client a Medicare Supplement policy (these rights are listed in the '[2019 Choosing a Medigap Policy](#)' booklet on Pages 22-23). An example of this Guaranteed Issue situation occurs when a person comes off a group coverage.

### **An Example of a Guaranteed Issue:**

Mr. Smith signed up for Part B Medicare at the age of 65, but his wife is still working and has great health benefits with her job. Mr. Smith decides to enroll in Medicare Part B and to remain on his wife's health plan. Three years later when he is at the age of 68 his wife retires, losing their health coverage, so now Mr. Smith needs to sign up for a Medicare Supplement policy. He is no longer in that six-month period when he signed up for Part B Medicare, so he **does not qualify for Open Enrollment**. Instead he is a **Guaranteed Issue situation, and can only sign up for plans A, B, C, F, K or L.**