Guaranteed Issue Rights Cheat Sheet

The Medicare Dude™ Resource Library

Guaranteed Issue (GI) Rights let you purchase certain Medicare Supplement plans without medical underwriting in qualifying situations.

Common Guaranteed Issue Situations

✓ You lose employer or union health coverage.

✓ Your Medicare Advantage plan leaves your area or terminates.

✓ You move outside your Medicare Advantage plan's service area.

✓ Your Medicare SELECT plan is no longer available.

✓ You are within your Medicare Advantage trial rights period.

✓ Your insurance company becomes insolvent or stops offering coverage.

Important Deadlines

Situation	Typical Time Limit
Loss of qualifying coverage	Usually 63 days
Moving out of MA service area	Before or shortly after move
MA Trial Right	Limited qualifying window
Carrier termination	Specified in notice

Common Mistakes

■ Canceling your current coverage before confirming your Guaranteed Issue rights.

■ Missing the enrollment deadline.

■ Assuming every move qualifies for Guaranteed Issue.

■ Believing all Medigap plans are guaranteed in every situation.

■ Waiting until after your window expires to apply.

Questions to Ask Your Broker

■ Which Guaranteed Issue right applies to me?

■ Which Medigap plans am I eligible to purchase?

■ What documentation should I keep?

■ When does my enrollment deadline end?

Need Help Determining Your Guaranteed Issue Rights?

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Independent Medicare Broker Since 1998

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