

State Specific Guaranteed Issue Rules

State	Window	Effective	Plan Switch	Carrier Switch	Notes
California	60-days	Starts on birthday	= or < Plan	Any Carrier	Active Medigap policy
Idaho	63-days	Starts on birthday	= or < Plan	Any Carrier	Active Medigap policy
Illinois	45-days	Starts on birthday	= or < Plan	Same Carrier	Applies to individuals ages 65–75
Indiana	60-days	Starts on birthday	Same Plan	Any Carrier	First day of the month after your birthday
Kentucky	90-days	30 before, 60 after your birthday	Same Plan	Any Carrier	Active Medigap policy
Louisiana	93-days	30 before, 63 after your birthday	= or < Plan	Any Carrier	Active Medigap policy
Maryland	31-days	On your birthday and 30 days after	= or < Plan	Different Carrier	Active Medigap policy
Nevada	60-days	First day of your birthday month	= or < Plan	Any Carrier	At least 30 days before your birthday month but no more than 60
Oklahoma	60-days	Starts on birthday	= or < Plan	Any Carrier	Active Medigap policy
Oregon	60-days	30 days before, 30 days after your birthday	= or < Plan	Any Carrier	Active Medigap policy
Utah	60-days	Starts on birthday	= or < Plan	Same Carrier	Active Medigap policy
Virginia	60-days	Starts on birthday	Same Plan	= or < Plan	Active Medigap policy
Wyoming	63-days	Starts on birthday	= or < Plan	Any Carrier	Active Medigap policy
Connecticut	Year-Round	Any day	Up or down	Any Carrier	Community-rated
New York	Year-Round	Any day	Up or down	Any Carrier	Community-rated
Massachusetts	Year-Round	Any day	Eligible Plans	Any Carrier	Community-rated
Washington	Anytime ONLY if you stay in the Same Plan Letter		Same Plan	Any Carrier	Community-rated
Maine	Year-Round	Any day	Up or down	Any Carrier	Community-rated
Missouri	30 days before and after your Medigap policy anniversary		Same Plan	Any Carrier	Active Medigap policy
Rhode Island	Annual Enrollment Period (AEP) October 15 to December 7		Any Plan	Any Carrier	Any Medigap or Medicare Advantage Plan

