

# Medicare Supplement Insurance

- Preexisting conditions: company may look back six months and exclude no longer than six months
- 30 day free look
- Benefit changes to reflect statutory changes
- Guaranteed issue during an open enrollment, (can't deny coverage)
- No matter how a person qualified for Medicare (65, disabled, or chronic kidney disease), the initial open enrollment ALWAYS begins immediately after enrolling in Medicare Parts A & B, and is 6 months long. The insurer cannot deny the applicant during this time."
- Agent must ask if prospect has any other Medi-gap policy (selling a Medi-gap policy when prospect has one is illegal)
- Can't sell if insured is covered under Part C (no need for one)
- Can't sell if insured is covered under Medicaid, unless Medicaid is paying the premium
- Can sell additional policy if replacing, but need a signed statement reflecting this and then forwarded to current company