

Medicare Supplement Insurance

Preexisting conditions

- Exclusion can not exist for longer than first six months of the policy
- Insurer may only look back six months for conditions for which advice or treatment was recommended or received by a physician
- The insurer may not exclude preexisting conditions if the individual had a continuous period of creditable coverage for at least six months as of the date of application

Free-look – allows the insured 30 days from the date of delivery to have the premium refunded