

Medicare Supplement Insurance 2

Open enrollment periods

- **65 and over** – from the first day of the first month that the individual is BOTH 65 and enrolled in Medicare part B, a 6-month time begins during which the insurer may not raise premiums because of the health status or claims experience of the individual
- **Under 65** – a Medicare supplement insurer must offer the opportunity to enroll in a supplement without premiums being increased due to the health status or claims experience of the individual if:
 - The individual enrolls in the supplement during the first six months that the individual is eligible for Medicare and enrolled in Medicare Part B, or
 - The individual enrolls in the supplement during the two-month period following termination of coverage under a group health insurance policy