

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)
- Open enrollment periods: 1. six month period beginning when one turns 65 and enrolls in Medicare Part B. 2. Under age 65 and qualifies for Medicare because of disability or End Stage Renal Failure (Kidneys)
- 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