

# STATE BIRTHDAY & ANNIVERSARY RULES



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## CA

Policyholders can change to any plan of equal or lesser benefit with the carrier of their choice. Beneficiaries will not be required to answer underwriting health questions. This rule starts 30 days before the beneficiary's birthday and ends 60 days after.

## ID

Policyholders are eligible to enroll in any plan of equal or lesser benefit. Additionally, the plan may be with any carrier. This rule lasts 63 days beginning on the policyholder's birthday.

## IL

Policyholders between the ages of 65 and 75 have the chance to enroll in any plan of their choice from their current carrier. The new plan's benefit level must not exceed that of their current plan. This window opens on their birthday and lasts 45 days.

## LA

Policyholders aged 65 and older have a 45-day window starting on their birthday to switch to any Medicare Supplement offered in Louisiana.

## MD

Policyholders can switch to a different Medicare Supplement policy with equal or lesser benefits within 30 days following the individual's birthday without underwriting. This rule has been effective since January 1, 2023, beginning with July 1, 2023, birthdays.

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## MO

Policyholders have an annual opportunity on the enrollment anniversary to change from one Medicare Supplement carrier to another without any underwriting. This rule allows plan-to-like-plan only. This window starts 30 days before the **enrollment anniversary date** and 30 days after.

## NV

Policyholders can change their Medicare Supplement plan to an equal or lesser benefit to their current plan during a period of at least 61 days, starting the first day of the beneficiary's birth month.

## OK

Beginning on their birthday, policyholders have a 60-day window to enroll into another Medicare Supplement plan of same or lesser benefits. This is an annual enrollment opportunity.

## OR

Policyholders can change to any carrier or plan of equal or lesser benefit with no health underwriting. The rule begins on the beneficiary's birthday and ends 30 days following. This gives residents a 31-day period to make changes to their plan.

## KY

Policyholders have an annual opportunity to switch to another plan of the same letter. The window starts on the policyholder's birthday and ends 60 days after.

# YEAR-ROUND GI RULES



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## WA

In the state of Washington, there is no underwriting required at any time to switch from one Medicare Supplement to another, except for moving from a Plan A. Beneficiaries can only move from Plan A to another Plan A.

## CT

There is no underwriting at any time for Medicare Supplements in the state of Connecticut. This means those on a Medicare Supplement can move to any other Medicare Supplement at any time without answering health questions.

## NY

There is no underwriting at any time for Medicare Supplements in New York state. This means those on a Medicare Supplement can move to any other Medicare Supplement at any time without answering health questions.

## ME

In the state of Maine, there is no underwriting required at any time to switch to a Medicare Supplement of same or lesser benefits. Maine does have a one-month Open Enrollment for Plan A each June.

## VT

There is no underwriting at any time for Medicare Supplements in the state of Vermont. This means those on a Medicare Supplement can move to any other Medicare Supplement at any time without answering health questions.