



Medigap Open Enrollment: Younger Medicare Beneficiaries

Brief Summary Of The Right To Medigap Coverage When First Eligible For Medicare Part B And Younger Than Age 65

State	Under Age 65 When first eligible for Part B	Medigap Plans Required	ESRD Covered?	Premium Requirements
1. Alabama #	No	NA	NA	NA
2. Alaska** #	No	NA	NA	NA
3. Arizona #	No	NA	NA	NA
4. Arkansas	Yes	At least one Medigap Insurer choice	Yes	None
5. California	Yes	Multiple plans	NO	None
6. Colorado	Yes	Any available	Yes	Limited*
7. Connecticut ++	Yes (all year)	A, B, D if available	Yes	Community rating
8. Delaware	Yes	Any available	Yes	Age 65+ rates, Disabled rates, ESRD rates
9. Florida	Yes	Any available	Yes	Issue age rating
10. Georgia	Yes	Any available	Yes	No age rating
11. Hawaii	No	Pending legislation	N/A	N/A
12. Idaho	Yes	Same as age 65	Yes	Capped at 150%
13. Illinois	Yes	Same as age 65	Yes	Some limitation*
14. Indiana	Yes	At least one Medigap	Yes	None
15. Iowa**	No	NA	NA	NA
16. Kansas	Yes	Same as age 65	Yes	Same as age 65
17. Kentucky	Yes	Any available (2024) (H.B.345 4/23)	Yes	Weighted average age 65 premium
18. Louisiana	Yes	Any available	Yes	None
19. Maine	Yes	Any available	Yes	No age rating permitted
20. Maryland	Yes	Plan A	Yes	Average rate for age 65
21. Massachusetts	Yes	Waiver state-3 plans	NO	No age rating permitted
22. Michigan	Yes	Medigap Plans A& G	Yes	None
23. Minnesota	Yes	Waiver state-available plans	Yes	No age rating permitted
24. Mississippi	Yes	Same as age 65	Yes	50% higher cap
25. Missouri	Yes	Same as age 65	Yes	35% higher cap
26. Montana	Yes	Same as 65	Yes	None
27. Nebraska	No	NA	NA	NA
28. Nevada	No	NA	NA	NA



State	Under Age 65	Medigap Plans Required	ESRD Covered?	Premium Requirements
29. New Hampshire	Yes	Same as age 65	Yes	No age rating
30. New Jersey	Yes	Under age 50 only BCBS Plan D Age 50-64 any insurer Plan D	Yes	Some restrictions Same as age 65 for age 50+
31. New Mexico**	No	NA	NA	NA
32. New York ++	Yes	Year round, all available plans	Yes	No age or health rating permitted
33. North Carolina	Yes	Plan A, D or G	Yes	None
34. North Dakota**	No	NA	NA	NA
35. Ohio	No	NA	NA	NA
36. Oklahoma	Yes	At least one Medigap plan	Yes	Lowest age 65 premium
37. Oregon	Yes	Same as age 65	Yes	Same as age 65
38. Pennsylvania	Yes	Same as age 65	Yes	Same as age 65
39. Rhode Island	Yes	Plan A required	Yes	None
40. South Carolina**	Yes	Plans A, C and D only through state's high risk pool	Yes	None
41. South Dakota	Yes	Same as age 65	No	No higher than age 75 rates
42. Tennessee	Yes	Same as age 65	Yes	None
43. Texas	Yes	Only Plan A	Yes	None
44. Utah #	No	NA	NA	NA
45. Vermont	Yes	Same as age 65	NO (Pending legislation)	Community rating all ages under 65
46. Virginia	Yes	At least one plan	Yes (effective 2024)	Same as age 65
47. Washington **	No	NA	NA	NA
48. West Virginia #	No	NA	NA	NA
49. Wisconsin	Yes	Waiver state: Basic plan and 7 Riders	Yes	None
50. Wyoming**	No	NA	NA	NA
51. Washington D.C #	No	NA (Medigaps regulated by federal law)	NA	NA



No access



Same as 65/premium limitations



Same as age 65/same premium

++ Year round open enrollment

*Rating methods too extensive to explain in the chart

** Some states offer coverage through the state's high risk pool to qualified Medicare beneficiaries under age 65

Some insurers voluntarily sell Medigap coverage with health underwriting to applicants under age 65

Any available plan means any Medigap plan or plans insurers make available in that state

Note: Information gathered from each state's website or other public information source and accurate as of 2/22/24.



States With Some Medigap Requirements For Younger Medicare Beneficiaries When First Eligible For Medicare Part B

3 States require the same Medigap plans as age 65 with no change in premiums
Kansas, Oregon, Pennsylvania'

5 States require the same Medigaps as age 65 with limits on premiums, caps, or other limitation
Idaho, Illinois, Mississippi, Missouri, South Dakota

3 Waiver States limit premiums and have some Medigaps available to younger beneficiaries
Massachusetts, Minnesota, Wisconsin

Minnesota 2023 legislation creates annual open enrollment concurrent with MA Jan 1-March 30 right to change coverage each year, all ages, guaranteed issue beginning August 1, 2025

13 States and D.C. have no Medigap requirements for under age 65
Alaska, Alabama, Arizona, Iowa, Nebraska, Nevada, New Mexico, North Dakota, Ohio, Washington, West Virginia, Wyoming, Washington D.C.

***7 of these states provide coverage through the state's high risk pool:
Alaska, Iowa, New Mexico, North Dakota, South Carolina, Washington, Wyoming,*

1 State, New York has year round open enrollment with no health underwriting or age rated premiums

Note: This chart and the information shown here was gathered from each state's public website. Where information could not found to verify the Medigap information in a particular state it was verified from other public sources. *Information is accurate as of 2/22/2023*