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Medicare Switching, MA ↔ Medigap

How to move between plans without losing coverage

About a dozen states give you an annual Birthday Rule window. Most don't.

WHAT IT IS

Once you're enrolled in Medicare, you're not locked into your first choice. But moving between Medicare Advantage (MA) and Medigap (Original Medicare + Medicare Supplement) has rules, and the rules change dramatically after your first year. Switching the wrong way can leave you medically underwritten out of Medigap entirely. Some states have additional protections (like the Birthday Rule); most don't. This guide covers when you can switch and what to know about underwriting. For the deep-dive on pre-existing condition rules and state-by-state protections, see the Medigap Underwriting Rules guide.

SWITCHING WINDOWS

AEP (Oct 15–Dec 7)
Any plan change for Jan 1 effective

MA OEP (Jan 1–Mar 31)
One switch out of MA per year

5-Star SEP (year-round)
Move to a 5-star MA plan in your area

SEPs for life events
Move, lose coverage, work past 65, etc.

Medigap Initial Enrollment
6 months at 65, NO underwriting

MEDIGAP UNDERWRITING RULES

Most states underwrite Medigap
Outside guaranteed-issue windows

6-month look-back rule
Carrier can impose up to 6-month wait

Creditable Coverage credits
Prior Medigap time reduces the wait

~13 Birthday Rule states
Annual no-underwriting window to switch

Year-round GI states
CT, MA, NY allow guaranteed-issue any time

THE 3 THINGS PEOPLE GET WRONG

1. **"I can switch from MA to Medigap any time."**
False. Only during AEP, MA OEP, with guaranteed-issue rights, or in your state's Birthday Rule window. Outside those, Medigap requires medical underwriting in most states, and pre-existing conditions can disqualify you entirely.

2. **"Medigap can't deny me coverage."**
Depends on timing and state. During your 6-month Medigap Initial Enrollment Period (starts when you enroll in Part B at 65+), no, guaranteed issue. Outside that window, in most states, Medigap absolutely CAN deny you, rate you up, or impose pre-existing waiting periods.

3. **"The Birthday Rule lets me switch to any Medigap plan."**
Partly true. Birthday Rule states (~13 of them, including CA, OR, ID, NV, IL, KY, LA, OK and others) give an annual no-underwriting window around your birthday, BUT in most of those states you can only switch to the same benefit level or LOWER (e.g., Plan G to Plan N, not Plan N to Plan G). Each state's exact rules vary. Verify before counting on it.

THE FIRST-YEAR MA TRIAL RIGHT, USE IT OR LOSE IT

If you enrolled in Medicare Advantage as your FIRST Medicare choice at 65 (or first-time eligibility), you have a 12-month trial right. If MA isn't working, bad network, denied care, unhappy with the experience, you can switch back to Original Medicare + Medigap WITHOUT medical underwriting. After 12 months, that protection disappears and Medigap can underwrite you out of the market based on health. If you're in month 8 or 9 of your first MA year and unsure, get a Medigap quote NOW while you still have GI rights.

Thinking about switching between MA and Medigap? Call or text Craig, I'll check your enrollment dates, GI rights, and run the underwriting risk before you make the move.

Don't go underinsured when you can be Insured AF.