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Medigap Underwriting Rules

Pre-existing conditions, look-back, and state protections

Switching Medigap doesn't have to mean a waiting period. Knowing the rules is everything.

WHAT IT IS

Outside guaranteed-issue windows, most state Medigap markets let carriers ask health questions, deny coverage, or impose pre-existing condition waiting periods. But federal rules, and additional state rules in about a dozen states, give switchers real protections. This guide covers the 6-month federal look-back, the Creditable Coverage Exemption, and the state-specific loopholes that let you switch without medical underwriting.

FEDERAL PRE-EXISTING RULES

6-month look-back
Carrier can impose up to 6-month wait on new plan

Look-back defined
Conditions treated or diagnosed in 6 months prior

During the wait
Original Medicare pays; new Medigap doesn't cover that condition

Creditable Coverage credit
Prior plan months reduce the wait, month-for-month

63-day rule
Break in coverage over 63 days resets your protections

STATE LOOPHOLES

Birthday Rule (~13 states)
CA, OR, ID, NV, IL, KY, LA, OK + others

Anniversary Rule (Missouri)
Window around your policy anniversary date

Continuous GI (CT, MA, NY)
Year-round, no health questions, no wait

Equal-or-lesser benefit limit
Most Birthday states block upgrades

Upgrade exclusions
New benefits may still face a waiting period

THE 3 THINGS PEOPLE GET WRONG

1. **"I've had Medigap for years, but I'll still face a waiting period if I switch."**
Usually false. If you've had your current Medigap 6+ months with no 63-day break in coverage, federal Creditable Coverage rules require the new carrier to subtract all your prior plan time, meaning NO new waiting period at all. Most clients qualify and don't know it.

2. **"The Birthday Rule lets me upgrade to a richer Medigap plan."**
Usually false. Most Birthday Rule states limit you to the same OR LOWER benefit level (Plan G to Plan N, not Plan N to Plan G). Each state's exact rules vary. If you want to upgrade, the Birthday Rule probably won't help.

3. **"If a pre-existing condition is denied during the wait, it's denied forever."**
False. The 6-month look-back is the MAXIMUM wait. After that period ends, your new Medigap covers your pre-existing conditions in full, including conditions that were denied during the wait. The wait is temporary; the coverage is permanent.

THE CREDITABLE COVERAGE WIN, AND ITS LIMIT

If you've had your current Medigap for 6+ months with no break in coverage longer than 63 days, federal law requires any new carrier to subtract that prior plan time from any pre-existing waiting period. In practice, this often means ZERO waiting period when you switch, even outside a Birthday Rule or GI window. **The limit:** Creditable Coverage eliminates the WAITING PERIOD, not the underwriting itself. Outside guaranteed-issue windows, the carrier can still ask health questions and decline your application based on health. If accepted, you simply face no waiting period.

Switching Medigap? Call or text Craig, I'll check your prior coverage, your state's rules, and the underwriting risk before you apply.

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