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Open Enrollment vs. Guarantee Issue

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Know the Difference between Open Enrollment and Guarantee Issue

The Annual Enrollment Period is the perfect time to review the basics of applying for a Medicare supplement insurance plan. Although some cases are situational, CMS has defined the general difference between Open Enrollment and Guarantee Issue.

Open Enrollment: A one-time-only; 6-month period when federal law allows you to buy any Medigap (Medicare supplement insurance) policy you want that's sold in your state. It starts in the first month that you're covered under Medicare Part B, and you're 65 or older. During this period, you can't be denied a Medigap policy or charged more due to past or present health problems. Some states may have additional Open Enrollment rights under state law.

To learn more about Open Enrollment, read pages 14-15 in the 2016 [Choosing a Medigap Policy](#)

Guarantee Issue Rights: Rights you have in certain situations, like when you lose other health care coverage, when insurance companies are required by law to sell or offer you a Medigap policy. In these situations, an insurance company can't deny you a Medigap policy, or place conditions on a Medigap policy, such as exclusions for pre-existing conditions, and can't charge you more for a Medigap policy because of a past or present health problem.

To learn more about Guarantee Issue situations, refer to pages 21-23 in the 2016 [Choosing a Medigap Policy](#).

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