



Consumer Advisory

Maryland law allows for an additional Open Enrollment Period for Medicare Supplement Policies

Starting on July 1, 2023, Medicare Supplement policyholders in Maryland will be granted a once-yearly Open Enrollment Period during the 30-day period following the policyholder's birthday.

Previously, Marylanders had access to an Open Enrollment Period for Medicare Supplement plans only for a six-month period starting on their Medicare Part B Effective Date. The Maryland General Assembly has passed a law establishing a guaranteed issue period each year to allow a policyholder to change, without underwriting, to a Medicare Supplement policy of equal or lesser benefits.

Medicare Supplement policies are considered to have equal or lesser value unless:

- the policy contains one or more significant benefits not included in the Medicare Supplement policy being replaced; or
- the policy contains the same significant benefits included in the Medicare Supplement policy being replaced but it reduces the cost-sharing responsibilities of the enrollee for the benefits;

Insurers will be required to send each Medicare Supplement policyholder an annual notice of their right to switch policies at least 30 days, but not more than 60 days, before the policyholder's birthday.

Please see the chart below for details regarding Existing Plans, and those with have lessor or equal value:

Existing Plan	Lesser or Equal Plan
<i>Plan A</i>	<i>Plan A</i>
<i>Plan B</i>	<i>Plan A or B</i>
<i>Plan C</i>	<i>Plan A, B, C, D, K, L, M, or N</i>
<i>Plan D</i>	<i>Plan A, B, D, K, L, M, or N</i>
<i>Plan E</i>	<i>Plan A, B, D, K, L, M, or N</i>
<i>Plan F</i>	<i>Plan A, B, C, D, F, F with a high deductible, G, G with a high deductible, K, L, M, or N</i>
<i>Plan F with a high deductible</i>	<i>Plan F with a high deductible or G with a high deductible</i>
<i>Plan G</i>	<i>Plan A, B, D, G, K, L, M, N, F with a high deductible, or G with a high deductible</i>
<i>Plan G with a high deductible</i>	<i>Plan G with a high deductible</i>
<i>Plan H</i>	<i>Plan A, B, D, K, L, M, or N</i>
<i>Plan I</i>	<i>Plan A, B, D, G, K, L, M, or N</i>
<i>Plan J</i>	<i>Plan A, B, C, D, F, F with a high deductible, G, G with a high deductible, K, L, M, or N</i>
<i>Plan J with a high deductible</i>	<i>Plan F with a high deductible or G with a high deductible</i>
<i>Plan K</i>	<i>Plan K</i>
<i>Plan L</i>	<i>Plan K or L</i>
<i>Plan M</i>	<i>Plan M or N</i>
<i>Plan N</i>	<i>Plan N</i>

For additional details, visit the proposed regulation at:

<https://insurance.maryland.gov/Documents/newscenter/legislativeinformation/31.10.06-ProposedPub-552023.pdf>.

For questions about this consumer advisory, please email Patricia Dorn at

patricia.dorn@maryland.gov.

About the Maryland Insurance Administration

The Maryland Insurance Administration is an independent State agency charged with regulating Maryland's \$46 billion insurance industry. For more information about the Insurance Administration, please visit www.insurance.maryland.gov or follow us on [Facebook](#), [Twitter](#), [LinkedIn](#) or [Instagram](#).