



Consumer Advisory: Maryland law allows for an Additional Open Enrollment Period for Medicare Supplement Policies

As of October 25, 2023

Starting on July 1, 2023, Medicare Supplement policyholders with policies issued 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. You do not have to stay with your current Medicare Supplement carrier.

Medicare Supplement policyholders who have been underwritten and received less than the preferred rate are entitled to the preferred rate during the guaranteed issue period.

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 responsibilities¹ 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 the corresponding plans that have lesser or equal value:

¹ Cost-sharing responsibilities do not include the policy premium.

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

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.

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