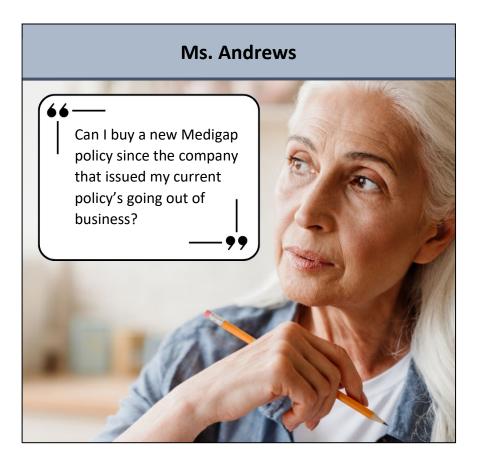


Scenario Worksheet

Medigap Enrollment & Guaranteed Issue Rights



Scenario

Ms. Andrews bought a Medicare Supplement Insurance (Medigap) policy (Plan D) when she enrolled in Medicare at 65 in January of last year. Last month, she learned that the company that issued her Medigap policy is going out of business.

When Ms. Andrews tried to buy a new Medigap Plan D policy from another company, she was told that she couldn't buy this policy because she was no longer in her Medigap Open Enrollment Period. Ms. Andrews wants to know if she's still eligible to buy a new Medigap policy.

Questions

1. When is the best time to buy a Medigap policy?

2. Is it true that Ms. Andrews can't buy a new Medigap policy because she's no longer in her Medigap Open Enrollment Period? Explain why or why not.

3. Does she qualify for a guaranteed issue right? Explain why or why not.