SHIP
State Health Insurance Assistance Program
Navigating Medicare

ASK SHIP

YOUR MONTHLY MEDICARE Q&A

July, 2026

Q: I heard something about a new Birthday Rule for Medigap plans. I want to lower my premium for my Plan G. Can you explain to me how this new rule works in Indiana?

A: Under past federal rules, someone is NOT guaranteed enrollment into a Medigap policy after their first 6-months on Medicare Part B or during other special circumstance-based situations. Someone can join or change their Medigap policy any time of the year BUT only if they can find a company willing to accept them.

The good news is that starting 1/1/26, Indiana's new Medigap "birthday rule" (HEA 1226) went in to effect. This law guarantees acceptance into a new company's Medigap policy.

Here's how it works:

1. This is a new Indiana law to allow those age 65 or older on a Medicare Supplement (Medigap), a guaranteed opportunity to change companies. This does not allow someone on a Medicare Advantage plan guaranteed rights to join a Medigap. This also does not allow those under age 65 on Medigaps to change policies.
2. Beginning 1-month before your birthday and lasting until 1-month after your birthday EACH year, you have an opportunity to go from one company's Medigap to another—-guaranteed. Guaranteed means that they MUST accept you and cannot judge you based on your preexisting medical conditions. Plans can still base your premium rate off your age, gender, zip code and tobacco use.
3. The law states that you are only guaranteed to get the SAME lettered Medigap plan that you currently have, but from a new company. For example, if you have a Plan G, you would only be guaranteed for a **Plan G** at any other company that sells it. You would not have guaranteed rights to drop to a Plan N or increase to a Plan F, for example.
4. To enroll in a new plan, you simply need to make calls to insurance companies that sell Medigap policies OR meet with a licensed insurance agent/broker that can assist with the enrollment.

This new law is beneficial to those that are looking to reduce their monthly premiums for their Medigap by price shopping for a lower priced company. You can compare plans and premiums www.in.gov/idoi/medigap.

If you have questions related to Medicare, call SHIP at (800) 452-4800 or find SHIP online at www.medicare.in.gov. You can also find SHIP on

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SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. To schedule an appointment with SHIP, call 1-800-452-4800, TTY 1-866-846-0139 or visit www.Medicare.IN.gov to find your local site.