Do You Need to Renew Your Medicare Supplement?

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If you're happy with your Medicare Supplement insurance, you generally don't need to call anyone to re-enroll each fall. Keep paying your premiums and use the season as a reminder to review your coverage.

Know which enrollment period applies

Standardized Medicare Supplement policies, also called Medigap, generally renew automatically as long as you pay the premiums [1]. Medicare's fall Open Enrollment, October 15 through December 7, lets people change Medicare Advantage or Part D drug coverage or switch between Original Medicare and Medicare Advantage. A separate Part D plan deserves its own review even if you keep your supplement [2].

Compare before making a change

The federal Medigap open enrollment window generally lasts six months beginning the first month you're 65 or older and have Part B. After that window, an insurer may ask health questions, charge more, or decline an application unless you have a guaranteed issue right or other applicable protection. State rules can give you additional options [3]. Compare premiums and benefits, and confirm acceptance and the effective date before dropping your existing supplement [4].

Check routine care in both places

If you travel frequently or spend part of the year in another state, list the doctors and hospitals you would actually use. Original Medicare generally lets you see providers who take Medicare across the U.S. Medicare Advantage plans may limit routine care to a network or charge more out of network. Some Medigap policies sold as Medicare SELECT also have network rules. Ask how each option covers routine visits, specialists, and prescriptions at both locations [4–6].

Sources and further reading

[1] Medicare.gov. Learn How Medigap Works

[2] Medicare.gov. Open Enrollment

[3] Medicare.gov. Get Ready to Buy Medigap

[4] Medicare.gov. Can I Switch or Drop My Medigap Policy?

[5] Medicare.gov. Compare Original Medicare and Medicare Advantage

[6] Medicare.gov. Get Medigap Costs