

# NAIC Senior Issues Task Force

Access to Medigap Insurance for  
Medicare Beneficiaries Under Age 65

# Access to Medigap Health Benefits

- **No federal right to a Medigap until age 65**
  - **Discrimination based on age**
    - At age 64 or younger (12% of Medicare population)
      - Disabled
      - With health conditions
  - **Example of no discrimination based on age**
    - Insured beneficiaries at age 80+
    - Protected by federal and state guaranteed issue events
    - Also likely to have existing health conditions

# Medigap Access: State Variations

- **Variations range from:**
  - Same Medigap rights as age 65
  - Limited access
    - To certain Medigap plans
    - Higher premiums, some with certain limitations
  - Access through a state high risk pool
  - Some voluntary sales with health underwriting
    - In some states
  - No access until age 65 in some states
- **Nationally:**
  - Only 2% of younger beneficiaries have a Medigap

# State Availability Of Medigaps

- **3 states**

- All Medigaps available to all Medicare beneficiaries
- Age and health pricing factors not permitted

- **5 states**

- Same access as age 65
  - Premiums or other limitations exist

- **3 Medigap Waiver states**

- Some Medigaps available
  - Some limitations exist

# State Availability Of Medigaps

- **12 states and D.C.**
  - Have no requirements for younger than 65
    - 6 states provide access to the state high risk pool
      - 1 state issues Medigap through their high risk pool
      - Some voluntary sales with health underwriting occur
- **2 states\***
  - Year round access with no health or age restrictions
    - \*One state limits the Medigap plans younger beneficiaries can buy

# What Can The NAIC Do?

- **Why are 3 states able to accept all risks?**
  - What is the Medigap experience in those states?
    - Premium costs
    - Medical/claims experience
    - Loss ratio experience
  - Comparison to other states?
- **NAIC could collect data to inform states and policymakers**
  - What is the impact of state rules on:
    1. Access to Medigap
      - Each population (age, gender, urban/rural)
    2. Medigap rates
      - All populations?
      - Over 65?
      - Younger beneficiaries only?
    3. Loss ratios
    4. State high risk pools
    5. Medicaid/duals (65+, -64)
  - Insurer data
    - Health underwriting in voluntary markets
    - Pricing data

# Questions?



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