

Choosing a Medicare Supplement plan—often called Medigap—is not just about comparing monthly premiums. You also need to understand whether an insurer can review your health history before accepting your application, what enrollment protections may apply, and whether the plan will fit your budget over time.

Medigap underwriting is the insurer's process for reviewing health information when you apply. The rules can depend on when you apply, where you live, which plan you choose, and whether you have a right to buy coverage without health questions. Asking the right questions can help you avoid surprises and make a more informed choice.



This guide offers practical questions to ask an insurer or an independent, licensed Medicare broker. It is educational, not a guarantee that a particular application will be accepted or that a specific protection applies. Confirm current rules with your state insurance department, Medicare, or a licensed professional familiar with your situation.

First, understand the basic terms

Medigap: Private insurance that can help pay certain out-of-pocket costs in Original Medicare, such as deductibles or coinsurance. It does not work the same way as a Medicare Advantage plan.

Medigap underwriting: The insurer's review of your health and other application information to decide whether to offer coverage, and sometimes at what price. In plain English, it is the company checking whether it will insure you based on your application.

Guaranteed issue: A right, in certain situations, to buy specified Medigap coverage without medical underwriting. In plain English, the insurer generally cannot use your health to deny or medically rate you when a qualifying protection applies. The plan choices, deadlines, and circumstances can be limited.

Enrollment timing: When you apply in relation to Medicare eligibility, coverage changes, or a qualifying event. In plain English, the date you apply can affect whether you answer health questions and what protections you have.

Federal rules provide an initial Medigap open enrollment period for many people, but state laws may offer additional protections. Other guaranteed-issue rights may apply in specific circumstances. Do not assume that

every change in coverage creates a guaranteed-issue right.

Questions to ask about your enrollment timing

Before comparing companies, write down your Medicare Part A and Part B effective dates, current coverage, and any dates when that coverage may end. Then ask:

- **When does my Medigap open enrollment period begin and end?** Ask the professional to identify the dates based on your own Part B start date and circumstances, rather than giving you a general estimate.
- **Am I applying during a period when the insurer can ask health questions?** Ask whether medical underwriting is allowed for the specific application you are considering.
- **Could I have a guaranteed-issue right?** Describe any recent or upcoming loss of coverage, move, plan termination, or other change. Ask which rule may apply and what documentation is needed.
- **What is the deadline to apply?** Request the exact last day to submit an application and any required proof. Keep a note of who gave you the date and when.
- **When would my Medigap coverage start?** Confirm the proposed effective date and how it coordinates with your existing coverage. Ask whether you should wait for an approval before ending another policy.
- **Would changing plans later involve underwriting?** A right to buy a policy now does not necessarily mean you can switch freely in the future.

Ask the insurer or broker to explain the rule in writing or point you to an official source. If timing is close, contact your State Health Insurance Assistance Program (SHIP) or state insurance department promptly. A SHIP counselor provides local Medicare counseling; the service is generally free and not a sales appointment.

Questions to ask about health questions and underwriting

If underwriting may apply, learn what the company will ask and how it will use your answers. Be accurate and complete. Do not guess, omit information, or rely on a salesperson's assurance that an answer "doesn't matter."

- **What health questions are on the application?** Ask for the current application or a clear explanation of the topics it covers.
- **Which diagnoses, medications, treatments, or pending tests may affect my application?** Ask about the insurer's process without expecting a broker to promise an approval.
- **Will you review prescription history, medical records, or both?** Ask what information the company may request and whether you will need to sign an authorization.
- **How far back does the application ask about my health?** Read the exact wording, including look-back periods and questions about planned treatment.
- **Can the company postpone or decline an application?** Ask what the possible outcomes are and how you will be notified.
- **Could underwriting affect the premium?** Ask whether the company can charge a different rate based on application information, and how it sets premiums in your state.
- **Can I correct an answer after submitting the application?** Find out how to report an error and whom to contact.
- **Should I apply to more than one insurer?** Ask about practical limits, application timing, and whether multiple applications could create confusion. Do not submit applications without understanding each company's process.

Insurers may use different application questions and underwriting approaches. A broker can help explain the process, but only the insurance company makes the final decision on its application.

Questions about guaranteed-issue protections

Guaranteed issue is a key part of Medigap underwriting, but it is not a blanket promise of enrollment in any plan at any time. Protections may apply only to certain situations and plan options, and deadlines matter.

1. **What specific event may give me guaranteed-issue rights?** Ask the broker or insurer to name the event and the rule they believe applies—not simply say, “You qualify.”
2. **Which Medigap plans can I choose under that right?** The options can depend on the circumstances and applicable rules.
3. **What is the application window?** Ask when it starts and ends, and whether the deadline is based on a coverage-ending date or another event.
4. **What proof must I provide?** You may need documents such as a notice that coverage is ending. Ask what forms are accepted.
5. **Does the protection apply in my state?** State rules may provide protections beyond federal rules, so confirm with your state insurance department or SHIP.
6. **Can the insurer use my health information for this application?** Ask the company to confirm how it will handle the application if you believe you have a guaranteed-issue right.

If a representative says you have a protection, ask them to explain it in writing and identify the applicable deadline. Save notices, emails, application copies, and the names of people you speak with.

Questions about price and long-term costs

A lower starting premium is not automatically the lowest-cost choice over time. Ask how the premium is set and what could cause it to change. A broker should compare costs without promising that one company will always be cheapest.

Question to ask Why it matters How is this policy’s premium calculated? Pricing methods can differ and may affect how premiums change as you age. How have premiums changed in recent years? Past changes do not predict future rates, but they can help you ask better questions. What other costs should I budget for? Medigap premiums are separate from Medicare costs and may not cover every service or expense. Could household discounts or other discounts apply? Eligibility and discount rules vary by insurer and location. What happens if I miss a payment? Understand grace periods, notices, and steps to keep coverage in force.

Ask for a written quote showing the premium, effective date, plan letter, and any discounts used in the calculation. Confirm whether the quote is final or subject to underwriting approval.

Questions about the broker or agent

An independent broker may compare products from more than one insurer, but “independent” does not mean the broker represents every company or every plan. Ask how the person is licensed and how they are paid.

- **Are you licensed to sell Medigap in my state?** Ask for the broker’s full name and state license number, then check it with the state insurance department.
- **What is your National Producer Number (NPN)?** An NPN is a unique identifier for an insurance producer. In plain English, it helps you verify that you are dealing with the right licensed professional, but it is not by

itself proof of good service or a recommendation.

- **Which companies can you offer in my area?** Ask whether the comparison includes all relevant options or only companies with which the broker works.
- **How are you compensated?** Ask whether the broker receives commissions and whether compensation differs among insurers.
- **Can you explain the trade-offs between these choices?** Ask for a comparison of premiums, underwriting requirements, household discounts, and customer-service contacts.
- **Will you help if the application is delayed or denied?** Ask what assistance the broker can provide and what you must handle directly with the insurer.

Check the broker's license through an official state regulator rather than relying only on a website badge or a verbal assurance. You can also ask the state regulator whether there are public disciplinary records. Keep in mind that a valid license confirms authorization; it does not guarantee a particular plan is right for you.

Finding an independent, licensed broker

A nationwide Medicare broker directory can be a useful starting point when you want to find someone who works in your area. For example, MyMedicareBroker.com can be mentioned as a resource for locating Medicare brokers. Look for tools that let you search by state, county, or licensing credentials, and review broker profiles with areas of expertise. A profile may help you identify a person who regularly discusses Medigap underwriting, but verify the current license directly with the state.

Directories are search tools, not regulators. Confirm that the broker is licensed for your state, ask which insurers they represent, and verify important enrollment information independently. If a directory lists credentials, ask what they mean and whether they can be checked with the issuing organization.

Industry and technology publications may discuss insurance services and online tools. The Manila Times and Plentisoft are examples of names a reader may encounter while researching businesses or digital resources. Their mention here is not an endorsement, a licensing verification, or proof that a particular broker or plan is suitable. For licensing, use the relevant state insurance department; for Medicare coverage questions, use Medicare.gov or SHIP.

Red flags to watch for

- A representative promises you will be accepted before reviewing the insurer's application rules.
- Someone pressures you to cancel current coverage before your new policy is approved and active.
- You are asked to provide sensitive information through an unverified link or over an unexpected call.
- A broker will not provide a name, license details, or an explanation of which companies they represent.
- You are told that every person qualifies for guaranteed issue, or that underwriting never applies.
- The quote does not clearly show the plan, premium, effective date, and whether approval is pending.

A simple call checklist

Before you call, gather your Medicare card, policy documents, coverage-ending notices, medication list, and any application paperwork. Do not send personal information until you have verified who is requesting it and why.

1. "Based on my dates and situation, what enrollment window may apply?"

2. "Could I have guaranteed-issue rights? Which rule, plans, deadline, and proof are involved?"
3. "Will this application include medical underwriting, and what health information will the insurer review?"
4. "What is the quoted premium, how is it priced, and what could make it change?"
5. "What is your state license number and NPN, and how can I verify them?"
6. "Which insurers are included in this comparison, and how are you compensated?"
7. "What should I do about my current coverage while I wait for a decision?"

The bottom line

Medigap underwriting and guaranteed-issue rights can be complicated, but the most important safeguards are practical: confirm your enrollment timing, get the insurer's underwriting rules in writing, check deadlines and documents, and verify your broker's license. Compare more <https://www.manilatimes.net/2026/09/23/tmt-newswire/plentisoft/mymedicarebrokercom-launches-nationwide-directory-to-simplify-medicare-broker-selection-for-millions-of-seniors/2431521> than the first premium, and do not cancel existing coverage until you understand the effective date and approval status of any replacement.



If you are uncertain about a deadline or protection, contact your state insurance department or SHIP for guidance. A careful conversation—and a few written confirmations—can help you make a decision with fewer surprises.