

<u>Medigap Guarantee Issue</u>	<u>Options</u>
I am using my Trial Right, where I have never been in Medicare Advantage before, I drop my MAPD within 12 months of cancelling my Medigap plan	Must be within 12 months of cancelling the Medigap Plan You have the right to buy Plan(s) A, B, K or L
You have Original Medicare and an employer group health plan (including retiree or COBRA coverage) or Union coverage that pays after Medicare pays and that plan is ending	You have the right to buy Plan(s) A, B, K or L If you have COBRA coverage, you can either buy a Medigap policy right away or wait until the COBRA coverage ends
You have a Medicare SELECT policy and you move out of the service area	You have the right to buy Plan(s) A, B, K or L
You joined a Medicare Advantage Plan or Programs of All-Inclusive Care for the Elderly (PACE) when you were first eligible for Medicare Part A at 65, and within the first year of joining, you decide you want to switch to Original Medicare. (Trial Right)	You have the right to buy ANY Medigap policy that is sold by any insurance company in your state.
You dropped a Medigap policy to join a Medicare Advantage Plan (or to switch to a Medicare SELECT policy) for the first time, you've been in the plan less than a year, and you want to switch back. (Trial Right)	You can purchase the Medigap Plan you had from the same carrier IF it is still available, if not, you can purchase Plan(s) A, B, K or L
Your Medigap Insurance company goes bankrupt and you lose your coverage, or your Medigap policy coverage otherwise ends through no fault of your own	You have the right to buy Plan(s) A, B, K or L
You leave a Medicare Advantage Plan or drop a Medigap policy because the company hasn't followed the rules, or it misled you	You have the right to buy Plan(s) A, B, K or L