



STATE OF MAINE
DEPARTMENT OF PROFESSIONAL & FINANCIAL REGULATION
BUREAU OF INSURANCE



Janet T. Mills
Governor

Joan F. Cohen
Acting Commissioner

Robert L. Carey
Superintendent

Bulletin 481

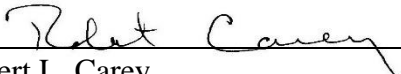
**Guaranteed Issue of Medicare Supplement Coverage
When Medicare Advantage Plan is Discontinued in Service Area**

Some Maine consumers whose Medicare Advantage plans have been discontinued have informed the Bureau of Insurance that they have been denied enrollment in the Medicare Supplement plans of their choice.

The purpose of this bulletin is to remind insurers that pursuant to Rule Chapter 275, a consumer is eligible for guaranteed issue of any Medicare Supplement plan currently sold in Maine if the consumer is enrolled in a Medicare Advantage Plan that ceases to provide benefits in the consumer's service area.¹ This is true regardless of how long the consumer was enrolled in the Medicare Advantage plan before its termination.

Consumers have 90 days from the date of Medicare Advantage plan termination to enroll in the Medicare Supplement plan of their choice.² The policy must be issued without underwriting or the imposition of any pre-existing condition exclusion.³

December 11, 2024


Robert L. Carey
Superintendent of Insurance

NOTE: This Bulletin is intended solely for informational purposes. It is not intended to set forth legal rights, duties, or privileges, nor is it intended to provide legal advice. Readers should consult applicable statutes and rules and contact the Bureau of Insurance if additional information is needed.

¹ 02-031 CMR ch. 275 §§ 12(A)(2), (B)(2)(a), (C).

² 02-031 CMR ch. 275, § 12(A)(1).

³ 02-031 CMR ch. 275, § 12(A)(2).