

Marianne Kelly
10 Elizabeth Ann Drive
Johnston, RI 02919
203-687-7385
mkelly5915@ymail.com

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HOUSE BILL No. 5431

ENTITLED, AN ACT RELATING TO INSURANCE -- MEDICARE SUPPLEMENT INSURANCE POLICIES (Provides that individuals enrolled in Medicare Parts A and B guaranteed right to enroll in standardized plans)

HOUSE BILL No. 5494

ENTITLED, AN ACT RELATING TO INSURANCE -- MEDICARE SUPPLEMENT INSURANCE POLICIES (Adds several consumer protections to existing Medicare Supplement law.)

Dear Chairwoman Donovan and members of the House Health and Human Services Committee, I am writing to you today in support of House Bill No. 5431 and House Bill No. 5494. These bills would require that Medicare recipients over sixty-five (65) years of age, who are applying for any Medicare supplement plan, receive guaranteed issue rights for at least one month each calendar year.

Additionally, these bills stipulate that no insurer shall condition the issuance or coverage of any Medicare supplement policy on an applicant's medical history, health status, or prior healthcare services. Additionally, insurers are prohibited from conducting individual medical underwriting when issuing such policies.

Under current law, beneficiaries who disenroll from a Medicare Advantage plan to switch to Traditional Medicare may face challenges in obtaining Medigap coverage. If they do not purchase a policy during the open enrollment or guaranteed issue periods, they may be subject to medical underwriting or higher costs. This creates a barrier for those considering a transition from Medicare Advantage to Original Medicare.

Currently, four states (CT, MA, ME, NY) require either continuous or annual guaranteed issue protections for Medigap for all beneficiaries ages 65 and older, regardless of medical history.

I ask you today to vote YES on House Bill No. 5431 and House Bill No. 5494. Thank you for your consideration.

Sincerely,

Marianne Kelly