

June 2, 2026

**Rhode Island State House**

House Committee on Health and Human Services

Re: **Support** for H-8595, Medicare Supplement Insurance Policies

Dear Chair Donovan and Members of the House Committee on Health and Human Services:

RIPIN thanks the House Committee on Health and Human Services for the opportunity to provide this testimony **in support of H-8595**, which would make a narrow technical correction to statutory text, originally passed last year, that created a Medicare Supplement Annual Enrollment Period that allows Medicare Supplement (or “Medigap”) enrollees to change plans without penalty.

Medigap plans, unlike most forms of health insurance, can charge enrollees more based on their medical history, through a process called medical underwriting. Applicants are protected from medical underwriting if they enroll in a Medigap plan when they first enroll in Medicare (during their “Medigap Open Enrollment Period”). Rhode Island expanded this protection through last year’s H-5494A, creating an Annual Enrollment Period during which Medigap enrollees who enrolled when first eligible (and were continuously enrolled) could change plans without being charged extra.

However, in defining the period when an enrollee must first enroll in a Medigap to benefit from the Annual Enrollment Period, H-5494A used the term “Medicare Initial Enrollment Period.” This protects beneficiaries who enroll in Medicare when they turn 65; however, many beneficiaries, including those who retire late, enroll in Medicare under a “Medicare Special Enrollment Period.”

This led to a strange dichotomy; all Medicare beneficiaries get a Medigap Open Enrollment Period when they first enroll in Medicare, during which they’re offered the best possible rate for their plan. But only beneficiaries who retired at 65 can benefit from the RI Annual Enrollment Period to change plans; beneficiaries who retired late were locked into their plan.

Since last year, **RIPIN has had multiple complaints from Medicare beneficiaries who retired after age 65 and who are stuck in their current Medigap plan.** When they ask why they cannot benefit from the new state law, we can find no objective reason to tell them why they were excluded.

H-8595 would change that, switching the phrase “Medigap Open Enrollment Period” for the improper phrase in current law. **RIPIN strongly supports this change, which would place late retirees in the same place as other Medicare beneficiaries.**

H-8595 also provides additional protection by adding “credible coverage” to the list of types of coverage that an enrollee may have after their Medigap Open Enrollment Period for that coverage to be “continuous.” RIPIN supports this change as well, and notes that the usual term is “**creditable coverage.**” RIPIN would encourage that that typographical change be made to ensure consistency.

RIPIN urges that the Committee adopt this important but marginal change to better protect Medigap enrollees. Thank you for the opportunity to provide these comments.

Sincerely,

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