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Governor Jim Pillen

## **NDOI reminds public on expansion of Medicare Supplement for people under 65**

**LINCOLN, Neb. (June 9, 2025)** - After the passing of LB 852 in last year's legislative session, the new law, which went into effect Jan. 1, 2025, required insurance companies who offer Medicare Supplement plans to individuals over 65 to offer a Medicare Supplement plan to individuals under 65 who qualify for Medicare due to disability.

In Nebraska, companies are offering Medicare Supplement Plan A which provides six standard required benefits. For more information on coverage details, use the State Health Insurance Assistance Program (SHIP) fact sheet found on the Nebraska SHIP & SMP website at [doi.nebraska.gov/nebraska-ship-smp](https://doi.nebraska.gov/nebraska-ship-smp).

When a person becomes eligible for Medicare due to disability in 2025 or after, they will have the same six-month Medigap Open Enrollment as those who qualify for Medicare at 65 or older. People who qualified for Medicare due to disability prior to 2025 also have access to a guaranteed issue right through the end of 2025. There will be no underwriting for the Plan A Supplement within this period.

NDOI has received some concerns from applicants who are worried about being denied Medicare Supplement coverage despite believing they meet the eligibility requirements. Eligible individuals should be aware state law protects their right to access Medicare Supplement.

If a person is receiving Medicare due to disability, when they turn 65, they are eligible for the six-month Medigap Open Enrollment period with a guaranteed issue for a new Medicare Supplement plan, beginning on the first day of their 65th birthday month.

Individuals with End-Stage Renal Disease (ESRD) are not eligible for a Medicare Supplement prior to age 65.

The purchase of a Medicare Supplement Plan can be completed by contacting the company or working with a local agent or broker.

The Nebraska SHIP is available to assist with producing quotes and answering questions about the coverage provided by Medicare and Medicare Supplements. They can be reached at the SHIP hot-line at 1-800-234-7119.