

Media Contact:

Luke Stara
Public Information Officer
luke.stara@nebraska.gov



Governor Jim Pillen

Medicare Supplement Coverage expands for people under 65 in 2025

LINCOLN, Neb. (1/17/2025) - The Nebraska Department of Insurance is reminding Nebraskans of important updates to the state's Medicare Supplement Insurance Minimum Standards Act starting in 2025.

Under LB 852, which took effect Jan. 1, 2025, insurance companies that offer supplements to people aged 65 or older are now required to offer a Medicare Supplement option to people under the age of 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 here.

Currently, only Medicare Supplement Plan A is available, to people under age 65. When a person becomes eligible for Medicare due to disability, they will have the same six-month Medigap Open Enrollment to purchase a supplement as those who qualify for Medicare at age 65 or older. There will be no underwriting for the Plan A Supplement within this period.

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 hotline at 1-800-234-7119.