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H.275

Introduced by Representatives Coffin of Cavendish, Birong of Vergennes,  
Boyden of Cambridge, Greer of Bennington, Hooper of  
Burlington, Pinsonault of Dorset, Pritchard of Pawlet, and Toof  
of St. Albans Town

Referred to Committee on

Date:

Subject: Health; health insurance; Medicare supplement insurance; open  
enrollment; guaranteed issue

Statement of purpose of bill as introduced: This bill proposes to create annual  
open enrollment periods for Medicare supplement insurance policies and to  
prohibit health insurers from charging additional premiums, fees, or penalties  
based on an individual's failure to enroll in a Medicare supplement insurance  
policy within six months following the individual's 65th birthday. The bill  
would also prohibit preexisting condition exclusions in Medicare supplement  
insurance policies and would permit enrollees to change at any time from one  
Medicare supplement insurance policy to another policy with comparable or  
lesser benefits.

An act relating to enrollment in Medicare supplement insurance policies

1 It is hereby enacted by the General Assembly of the State of Vermont:

2 Sec. 1. 8 V.S.A. § 4080e is amended to read:

3 § 4080e. MEDICARE SUPPLEMENTAL HEALTH INSURANCE

4 POLICIES; COMMUNITY RATING; DISABILITY

5 \* \* \*

6 (e)(1) A health insurance company, hospital or medical service corporation,  
7 or health maintenance organization offering a Medicare supplement insurance  
8 policy shall guarantee acceptance of an individual's application for coverage  
9 during the six-month period following the individual's 65th birthday and  
10 during an annual open enrollment period that shall coincide with the federal  
11 open enrollment period for Medicare Part D plans. A health insurance  
12 company, hospital or medical service corporation, or health maintenance  
13 organization offering a Medicare supplement insurance policy shall not make  
14 any premium rate distinctions or charge any additional fees or penalty amounts  
15 based on an applicant's failure to enroll in a Medicare supplement insurance  
16 policy during the applicant's initial open enrollment period upon attaining 65  
17 years of age.

18 (2) A health insurance company, hospital or medical service  
19 corporation, or health maintenance organization offering a Medicare  
20 supplement insurance policy shall not exclude, restrict, or otherwise limit  
21 coverage under the policy for any preexisting health condition.

1           (3) A health insurance company, hospital or medical service  
2           corporation, or health maintenance organization offering a Medicare  
3           supplement insurance policy shall allow an enrollee to change at any time from  
4           one Medicare supplement insurance policy to another policy offering  
5           comparable or lesser benefits.

6           Sec. 2. EFFECTIVE DATE

7           This act shall take effect on July 1, 2025.