

Acceptance into Medigap	Turning 65	Trial Right* Months 0-6	Trial Right* Months 7-12	Medigap Plans Available	Locations	Notes
Medigap Open Enrollment	YES	YES	NO	All	Nationwide	
Trial Right	N/A	Depends	Depends	All	Nationwide	Plan F not avail after 1/1/2020
Guaranteed Acceptance	YES	YES	?	Carrier Decides	State & Carrier	
	N/A because in order to consider Trial Right, you must be enrolled in Medicare Advantage. Therefore, this cell doesn't apply to you.	Depends = Must have enrolled when turning 65, NOT after turning 65. You MUST have enrolled in Medicare Advantage when first turning 65 in order to access the Trial Right ("Medigap Protections").	Depends = Must have enrolled when turning 65, NOT after turning 65. You MUST have enrolled in Medicare Advantage when first turning 65 in order to access the Trial Right ("Medigap Protections")		State & Carrier = Both the state and the carrier must allow this. Since the guaranteed acceptance "path" is not protected by federal regulations, that means it can be subject to change in the future.	