

Virginia Medigap "Birthday Rule"

Effective July 1, 2025 | Code of Virginia § 38.2-3611

A new Virginia law is changing the way Medicare Supplement (Medigap) enrollees can shop for coverage. This law creates a predictable, annual opportunity to potentially lower your monthly premiums without health barriers.

What is the Birthday Rule?

It is a 60-day annual enrollment window that begins on your birthday each year. During this time, you can switch to a different Medigap policy with the **same benefits** without being denied coverage or charged a higher rate due to health conditions or claims history.

How It Works

- **Eligibility:** You must already be enrolled in a Medigap policy.
- **The Window:** You have 60 days starting from your birthday to submit an application.
- **No Underwriting:** Insurance companies cannot ask health questions or "rate" you higher for pre-existing conditions if you are moving to a plan with the same benefits.
- **Same Benefits:** You can move from one company's Plan G to another company's Plan G, for example.

A Real-World Example

Meet "Margaret," age 72, living in Virginia:

Current Situation (Company A)	New Option (Company B)
<p>Plan: Medigap Plan G Monthly Premium: \$210 Health Status: Has developed diabetes and heart issues.</p>	<p>Plan: Medigap Plan G (Same Benefits) Monthly Premium: \$165 Result: Guaranteed acceptance via Birthday Rule.</p>

Total Savings: \$45/month or \$540 per year.

Why This Matters

In the past, if Margaret wanted to switch companies to save money, her health issues might have caused Company B to deny her or charge her a much higher rate. The Birthday Rule removes that barrier once a year.

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Contact us today to schedule your Birthday Rule Review!

Disclaimer: This handout is for educational purposes only. Eligibility depends on current enrollment status. Wealth & Prosperity Financial Services LLC is not connected with or endorsed by the U.S. government or the federal Medicare program.