



Important Updates in California for AARP Medicare Supplement Insurance Plans

Starting May 21, 2026, changes to the Annual 60-Day Birthday Enrollment Period and Guaranteed Issue eligibility for AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare® Insurance Company in California will take effect.

What's Changing?

- **Annual 60-Day Birthday Enrollment Period**
 - **Application receipt timing:** UnitedHealthcare must receive an application or plan change request for eligible individuals starting on their birthday and ending 59 days after. The 30-day window before the individual's birthday – during which UnitedHealthcare could receive an application or plan change request – will be eliminated.
 - **Documentation requirements:** If the individual is replacing coverage from another insurer, documentation of their current plan will be required. Examples include but are not limited to:
 - a letter from the current insurer, or
 - a current copy of the ID card and billing statement
- **Guaranteed Issue Eligibility**
 - **Application receipt timeframe:** UnitedHealthcare must receive an individual's application within 63 days after the qualifying guaranteed issue event (or 123 days if the event is involuntary loss of Medicare Advantage (MA) coverage*) when individuals answer "yes" to the following question on the application:
 - "Have you lost, are you losing, or are you replacing health insurance coverage and are you eligible for guaranteed issue of a Medicare Supplement plan, or do you have a Medicare Advantage Plan trial right?"
 - **Updated Guaranteed Issue criteria:** Individuals will not qualify for Guaranteed Issue enrollment into an AARP Medicare Supplement Plan if:

- They are enrolled in a non-UnitedHealthcare/Secure Horizons Medicare Advantage plan that:
 - reduces benefits
 - increases premiums or copayments by 15% or more
- And their current Medicare Advantage insurer or its affiliates offer any Medicare Supplement plan
- **Documentation requirements:** For the 6-month guaranteed acceptance scenarios, when individuals answer “yes” to the question “Is your acceptance guaranteed as described below?” on the application, documentation will be required:
 - Documentation must show the individual’s name as the insured, the plan type and the date and reason of the plan’s termination

Sales materials update

Beginning May 21, 2026, the updated California Producer Handbook and Enrollment Kit (with the new application) will be available on the Sales Materials Portal in [Jarvis](#).

New applications for California will be required starting May 21, 2026.

Beginning May 21, 2026, the updated California Producer Handbook and Enrollment Kit (with the new application) will be available on the Sales Materials Portal in [Jarvis](#).

Important!
Please ensure your clients promptly sign applications submitted through JarvisEnroll as applications will be changing on May 21, 2026**

Questions?

Our dedicated Producer Help Desk (PHD) is here for you every step of the way. [Live chat via Jarvis](#) or call 1-888-381-8581. Español Presione la opcion 2.

*Involuntary loss of Medicare Advantage coverage is defined as a Medicare Advantage plan stops or will stop coverage in the individual’s area, the individual moves out of the Medicare Advantage plan service area, or the Medicare Advantage plan violates its insurance contract or misrepresents marketing to the individual.

**For enrollments signature methods of Electronic and Express Security Code, the application is signed when the agent submits the application.

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