



## Important information for AARP Medicare Supplement Plans in Rhode Island

### Attention agents who offer AARP® Medicare Supplement Insurance Plans from UnitedHealthcare® in Rhode Island.

Rhode Island has changed their Medicare Supplement annual enrollment period. Medicare Supplement insurance carriers are required to provide an annual enrollment period that aligns with Medicare's Annual Enrollment Period (AEP) of October 15th through December 7<sup>th</sup>, beginning October 15, 2025. With this change, the annual enrollment period for AARP Medicare Supplement plans in June is eliminated.

Eligible Rhode Island residents are guaranteed acceptance in an AARP Medicare Supplement plan if they meet the following criteria:

- Currently enrolled in a Medicare Advantage or Medicare Supplement plan.
- Have maintained continuous coverage in a Medicare Advantage or Medicare Supplement plan with no gap in coverage exceeding 90 days since their Medicare Initial Enrollment Period.
- Requesting a plan effective date of January 1st of the following year.
- Enrolling in Plan A if the individual is under the age of 65 and qualifies for Medicare by reason of disability or end-stage renal disease (ESRD).
- Enrolling in any plan offered in the state if the individual is age 65 or older.
- UnitedHealthcare **receives** the application no sooner than October 15th and no later than December 7th.

Proof of the individuals' current and prior coverage is required.

- Documentation from the current Medicare Advantage or Medicare Supplement carrier must include:
  - Applicant's name as the insured individual
  - Name of current carrier
  - Current plan name/code
  - Current plan start date
  - Proof that the plan is currently active.
- Documentation from the Medicare Advantage or Medicare Supplement carrier(s) for prior coverage must include:
  - Applicant's name as the insured individual
  - Name of carrier

- Plan name/code
- Start and stop dates for each plan
- Examples of acceptable documentation include, but are not limited to:
  - Letter from the applicant's current and/or prior carrier(s).
  - Copy of ID card for the current plan, and a current billing statement

### **Application information**

Applications will include a new question in the near future. In the meantime, whether you are using a paper agent enrollment kit or JarvisEnroll, if the applicant is eligible for the Rhode Island Annual Enrollment Period, please answer **"Yes"** to the following application question:

Have you lost or are you losing health insurance coverage or do you have a Medicare Advantage plan "trial right" and, if so, have you received a notice from your employer or prior insurer saying that you are eligible for guaranteed issue of a Medicare Supplement plan?

- This is question 3B on the paper application.
- When completing an application in JarvisEnroll, once **"Yes"** is answered to the question above, the following question may populate:
  - "Do any of the below scenarios apply to the applicant."  
Please answer **"Yes"** to this question to continue the online enrollment.

Applications that qualify for the Rhode Island Annual Enrollment Period are considered Guaranteed Issue and commissions will be paid according to the Medicare Supplement commission schedule.

### **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.

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