



Important updates coming to AARP Medicare Supplement Plans

Effective in April, in most states, Plan N will no longer be available in certain Guaranteed Issue situations and underwriting will be required for certain internal plan changes for AARP® Medicare Supplement and AARP® Medicare Select Insurance Plans insured by UnitedHealthcare® Insurance Company (UHIC). These changes are designed to support UnitedHealthcare's ongoing commitment to maintaining the long-term sustainability of our Medicare Supplement plans and enhancing the value we deliver to members. Please continue reading for additional details.

1. Plan N No Longer Available in Certain Guaranteed Issue Situations

Effective April 9, 2026, in all states **except** California, Connecticut, Maine, Massachusetts, Minnesota, New York, Oregon and Wisconsin, AARP Medicare Supplement and Medicare Select Plan N insured by UnitedHealthcare Insurance Company (UHIC) will no longer be available as plan options for the following Guaranteed Issue (GI) situations:

- Losing or dropping employer coverage
- Enrolled in a Medicare Advantage, other Medicare managed care, Program of All-Inclusive Care for the Elderly (PACE), or Medicare Select plan:
 - that discontinued coverage in their service area, or
 - the applicant moved out of their service area
- Enrolled in a Medicare Advantage, other Medicare managed care, PACE, Medicare Supplement, or Medicare Select plan that violated its contract or misrepresented the plan during marketing
- Enrolled in a Medicare Supplement or Medicare Select plan that has been involuntarily terminated
- Enrolled in a Medicare Supplement plan that is not an AARP Medicare Supplement Plan (UHIC) and:
 - dropped that coverage to enroll for the first time in Medicare Advantage, other Medicare managed care, PACE, or Medicare Select,
 - then dropped that plan within 12 months, and the original Medicare Supplement plan is no longer offered by the initial carrier

These situations may vary by state. Full details will be available in the Guaranteed Issue section of your state-specific Producer Handbook on the [Sales Materials Portal accessible via Jarvis](#), beginning April 9, 2026. Our online enrollment experience is being updated.

Important Dates

The new Guaranteed Issue guidelines will apply if:

- The application is signed before April 9, 2026, but UnitedHealthcare receives it on May 7, 2026, or later
- The application is signed on or after April 9, 2026, regardless of when UnitedHealthcare receives it

2. Underwriting Internal Plan Changes

Effective April 29, 2026, in all states **except** Connecticut, Delaware, Kentucky, Illinois, Indiana, Maryland, Massachusetts, Minnesota, New York, Utah, Vermont, Virginia and Wisconsin, current members with an AARP Medicare Supplement or Medicare Select Plan (UHIC) with an effective date of June 1, 2010 or later looking to switch to another AARP Medicare Supplement or Medicare Select Plan (UHIC) will need to submit a new application, answer health questions and go through underwriting.*

Exceptions

There are certain situations where a current member requesting a plan change will not need to submit a new application and will not go through underwriting, including:

- Requests to change to UHIC Plan A, K, or L, unless changing from UHIC Plan A to any other UHIC plan including Plan K or L in Maine, Nebraska, Rhode Island or Washington**
- Requests to change to UHIC High-Deductible Plan G in Florida
- Requests to change from UHIC High-Deductible Plan G in Florida during the 2-year grace period
- Requests to change from a UHIC Medicare Select plan to a non-select UHIC plan that provides the same or less coverage for the Medicare Part A deductible and Medicare Part B excess charges

For more information, please see the [AARP Med Supp Plan Change Guide on Jarvis](#).

Important Dates

The new internal plan change underwriting guidelines will apply if:

- The application is received by UnitedHealthcare on or after April 29, 2026.

Learn more

Join an upcoming training session hosted by a Regional Director for AARP Medicare Supplement Growth to learn more about these changes. Visit the Medicare Supplement Local Training Calendar on [Jarvis](#) and register today!

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.

*These changes have already been implemented in Illinois, Indiana, Maryland, Utah and Virginia. These changes do not apply to current members with a plan effective date prior to June 1, 2010, plan changes within UnitedHealthcare Insurance Company of America (UHICA) or plan changes between UnitedHealthcare Insurance Company (UHIC) and UHICA. In these situations, existing plan change rules continue to apply.

**When changing to UHIC plans A, K, or L, agents may use AARP Med Supp Plan Changes Form 4PC or use the Member Service Request Tool in [Jarvis](#), unless changing out of UHIC plan A in Maine, Nebraska, Rhode Island or Washington.

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