



UPDATED OCTOBER 2026: Original July 31 Communication Revised to Reflect New Changes

Click [here](#) to view the original July 31 communication.

To help you navigate changes and support your clients with confidence, please review these important Minnesota Medicare Supplement updates, including new Guaranteed Issue opportunities and changes to internal plan change requirements for AARP® Medicare Supplement Insurance Plan and Riders insured by UnitedHealthcare® Insurance Company (UHIC Plan).

1. Guaranteed Issue changes

As of Aug. 1, 2026, Medicare Supplement insurers must offer an annual Guaranteed Issue opportunity during the following timeframes in Minnesota:

- Medicare Annual Enrollment Period (AEP): Oct. 15 – Dec. 7
- Medicare Open Enrollment Period (OEP): Jan. 1 – Mar. 31
- Any time throughout the year for institutionalized individuals*

Guaranteed Issue eligibility

Individuals may utilize this Guaranteed Issue opportunity only one time. Eligible Minnesota residents are guaranteed acceptance into an AARP Medicare Supplement Plan and Riders if they meet the following criteria:

- Age 65 to 70 years at the time of the application receipt date
- Applying for a Medicare Supplement plan for the first time
- Applying outside of their initial Medicare Supplement Open Enrollment Period or other Guaranteed Issue right

Individuals are not eligible if they currently hold or have previously held a Medicare Supplement plan.

As a result, the following situations do **not** qualify under this Guaranteed Issue opportunity:

- Internal AARP Medicare Supplement Plan changes
- Addition of AARP Medicare Supplement riders

Insurers may apply a premium adjustment to the standard rate unless the individual qualifies for another Open Enrollment or another Guaranteed Issue right.

Application timing and plan effective dates

UnitedHealthcare must receive the application during:

- AEP: Oct. 15 – Dec. 7, and applicants must be requesting a Jan. 1 plan effective date, or
- OEP: Jan. 1 – Mar. 31, or
- For institutionalized individuals, anytime throughout the year. This open enrollment period ends on the last day of the second month after the individual no longer resides in the facility.

Plan availability

Individuals with a 65th birthday or Medicare Part A effective date prior to Jan. 1, 2020, may enroll in any plan and rider(s) currently offered in Minnesota.

Individuals with a 65th birthday and Medicare Part A effective date on or after Jan. 1, 2020, may enroll in any plan and rider(s) currently offered in Minnesota, except the:

- Extended Basic plan (UW)
- Part B Annual Deductible rider (YW)

Documentation

For individuals applying during either AEP or OEP, no supporting documentation is required. For institutionalized individuals that enroll outside of AEP or OEP, supporting documentation that the individual currently resides or is expected to reside for 90 days or longer in the long-term care facility is required.

Documentation from the facility must include the following information:

- Individual's full name
- Date of admission
- Statement individual is currently or will be residing for more than 90 days at the facility
- Facility name, address and contact information

For additional information, please see your state-specific Minnesota Producer Handbook, available on the [Sales Materials Portal](#).

2. Underwriting internal plan changes

As of Aug. 27, 2026, current members in Minnesota with a UHIC Plan and an effective date of

Jun. 1, 2010, or later, seeking to change their AARP Medicare Supplement Plan or add an AARP Medicare Supplement Rider(s) and are outside of their Medicare Supplement Open Enrollment or Guaranteed Issue periods, will be required to submit an application and will be subject to underwriting.

If the member has a health condition listed on the application, they may not be eligible for coverage under the new plan or rider.

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](#)



**1-888-381-8581 (English)
Español Presione la opción 2**

*An institutionalized individual is a Medicare eligible individual who resides or is expected to reside continuously for 90 days or longer in a long-term care facility that is skilled nursing, nursing facility, intermediate care facility for individuals with intellectual disabilities or an inpatient psychiatric facility.

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