



Important Updates in West Virginia for AARP Medicare Supplement Insurance Plans

Starting June 1, 2026, Medicare Supplement insurers must offer additional enrollment periods in the state of West Virginia for individuals age 65 and older:

1. A Birthday Enrollment Period
2. A Medicaid Guaranteed Issue (GI) right based on loss of Medicaid eligibility

What's Changing?

1. A New Birthday Enrollment Period

Enrollment window:

- The Birthday Enrollment Period begins on the first day of the individual's birth month and ends 60 days after. UnitedHealthcare must receive the application no sooner than the first day of the birth month and no later than the 60 days following.

Plan change requirements:

- Individuals may replace their current AARP® Medicare Supplement Insurance Plan from UnitedHealthcare® with a different AARP Medicare Supplement Plan that has the same or lesser benefits.
 - The current AARP Medicare Supplement Plan must have been continuously in force for 24 months or longer, from the requested effective date of the new plan.
- Individuals may replace their current Medicare Supplement Plan from another insurer with an AARP Medicare Supplement Plan that has the same or lesser benefits if the current insurer or affiliated insurer has not offered a Medicare Supplement plan with the same or lesser benefits as the current plan for at least 12 months.

- The current Medicare Supplement plan must have been continuously in force for 24 months or longer, from the requested effective date of the new plan.

Documentation:

- Documentation is only required when the plan being replaced is from another insurer. The documentation must show:
 - The applicant's name as the insured individual
 - The current plan code
 - Proof the plan has been in effect for at least 24 months as of the requested effective date

An example of acceptable documentation includes, but is not limited to, a letter from the applicant's existing insurer.

Application guidance:

- West Virginia applications will reflect a new birthday question in the future. In the meantime, if the applicant is eligible for the Birthday Enrollment Period, please answer "Yes" to the following question:
 - "Have you lost or are 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?"
 - In JarvisEnroll, a follow-up question may populate that asks:
"Do any of the below scenarios apply to the applicant?"
Please also answer "Yes" to this question.
- Applications that qualify for the West Virginia Annual Birthday Enrollment Period are considered Guaranteed Issue, and commissions will be paid according to the Medicare Supplement commission schedule.

2. Medicaid Guaranteed Issue Right

Applies to individuals who are:

- Entitled to Medicare
- Losing Medicaid (including full or partial dual-eligibility status)

Guaranteed Issue window:

- Begins on the date Medicaid eligibility ends and continues for 63 days after. UnitedHealthcare must receive the application during this time.

Plan availability:

- Eligible individuals may enroll in any Medicare Supplement plan currently offered in West Virginia that they are eligible for.

Documentation:

- Documentation from the current Medicaid insurer is required that shows the applicant's name as the insured individual, the level/type of Medicaid benefits lost, and the Medicaid termination date.

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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