

Could the new Texas Medigap law help you?

ARE YOU A TEXAS
RESIDENT ON
DIALYSIS?

IF YES ►

ARE YOU
UNDER
THE AGE
OF 65?

IF YES ►

DO YOU LACK
PRIVATE
INSURANCE OR
MEDICAID ?

To Help Pay For The
Medical Expenses That
Medicare Doesn't Cover?

If no, share this with someone
you know who is on dialysis.

IF YES

DID YOU KNOW THAT THE STATE OF **TEXAS** RECENTLY PASSED A LAW THAT COULD HELP YOU?

In 2025, **TEXAS PASSED A NEW LAW** that entitles individuals who are under 65 years of age, diagnosed with End Stage Renal Disease, and covered by Medicare Part B, **TO OBTAIN AFFORDABLE MEDICARE SUPPLEMENT INSURANCE COVERAGE** (Medigap).

This new law allows two groups of patients who are under age 65 to get coverage, without their medical histories considered:

GROUP 1

Individuals who were covered
by Medicare Part B **BEFORE**
June 20, 2025.

GROUP 2

Individuals who will be covered
by Medicare Part B **AFTER** June
20, 2025.

See Below for More Information on New Texas Medigap Law

GROUP 1

If you had Medicare Part B coverage before June 20, 2025, the State of Texas provides you with a **one-time, 6-month open enrollment period** to apply for coverage without being medically rated. This is called guaranteed issue open enrollment where reporting your health conditions is not required and insurance companies are not allowed to use medical underwriting to deny coverage and Medigap policies must be offered at preferred rates.

During this time, individuals can enroll in Medigap policies sold in Texas. **The open enrollment period begins on December 1, 2025 and ends on June 1, 2026.** You must submit your application for coverage BEFORE June 1, 2026 to qualify for affordable premium rates. If your application is filed after June 1, 2026, you will be required to be medically rated and list all your health conditions on the application, resulting in much higher premiums.

GROUP 2

If you are a new dialysis patient and covered by Medicare, you have a **one-time, 6-month open enrollment period** to apply for coverage without being medically rated. This open enrollment period is set by the federal government. The Medigap Open Enrollment Period (OEP) is a six-month period that begins the first month an eligible person under age 65 qualifies for Medicare and has enrolled in Medicare Part B.

During this time, individuals can enroll in any Medigap Plan that is sold in Texas, even if they have health problems. Insurance companies are not allowed to use medical underwriting to deny coverage and Medigap policies must be offered at preferred rates. If your application is filed after this date, you will be required to be medically rated and list all your medical conditions on the application, resulting in much higher premiums.

If you are a dialysis patient under the age of 65, and you do not have private insurance or Medicaid to help pay for the costs that Medicare does not cover, talk with the financial counselor or your social worker at your dialysis center to ensure you meet the application deadlines.

Do you still have questions?

Contact DPC's Western Region Advocacy Director, Pamela Zielske at 916-917-4519 or pzielske@dialysispatients.org.