First Regular Session of the 124th General Assembly (2025)

PRINTING CODE. Amendments: Whenever an existing statute (or a section of the Indiana Constitution) is being amended, the text of the existing provision will appear in this style type, additions will appear in **this style type**, and deletions will appear in ~~this style type.~~

Additions: Whenever a new statutory provision is being enacted (or a new constitutional provision adopted), the text of the new provision will appear in **this style type**. Also, the word **NEW** will appear in that style type in the introductory clause of each SECTION that adds a new provision to the Indiana Code or the Indiana Constitution.

Conflict reconciliation: Text in a statute in *this style type* or ~~*this style type*~~ reconciles conflicts between statutes enacted by the 2024 Regular Session of the General Assembly.

HOUSE ENROLLED ACT No. 1226

AN ACT to amend the Indiana Code concerning insurance.

Be it enacted by the General Assembly of the State of Indiana:

SECTION 1. IC 27-8-13-9.3 IS ADDED TO THE INDIANA CODE AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JANUARY 1, 2026]: **Sec. 9.3. (a) This section applies to a Medicare supplement policy or certificate delivered, issued, or renewed on or after January 1, 2026.**

(b) This section applies to:

(1) an applicant who submits an application for a Medicare supplement policy or certificate before or during the six (6) month period beginning on the first day of the first month during which the applicant is:

(A) at least sixty-five (65) years of age; and

(B) timely enrolled for benefits under Medicare Part B without penalty under federal law; and

(2) an applicant who:

(A) is at least sixty-five (65) years of age;

(B) is insured under a Medicare supplement policy or certificate;

(C) submits an application for a Medicare supplement policy or certificate:

(i) to an issuer that is different than the issuer of the applicant's current Medicare supplement policy or certificate; and

(ii) within sixty (60) days of the applicant's birthday; and
(D) seeks to maintain the same type of lettered Medicare supplement plan, including any variation of the lettered plan.

(c) An issuer of a Medicare supplement policy or certificate shall not deny, condition the issuance or effectiveness of, or discriminate in the pricing of a Medicare supplement policy or certificate because of the health status, claims experience, receipt of health care, or medical condition of an applicant to which subsection (b) applies.

(d) A new Medicare supplement policy or certificate issued to an applicant under subsection (b)(2) must go into effect on the first day of the month that is at least thirty (30) days after the signature date on the application for the Medicare supplement policy or certificate.

Speaker of the House of Representatives

President of the Senate

President Pro Tempore

Governor of the State of Indiana

Date: ____________________ Time: ____________________

HEA 1226