

STATE OF NEVADA

JOE LOMBARDO
Governor



DR. KRISTOPHER SANCHEZ
Director

NED GAINES
Acting Commissioner

DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INSURANCE

Bulletin 25-002

September 30, 2025

Related to; Requiring Medicare Supplement issuers to offer a Medicare Supplement policy for purchase to certain Medicare eligible persons who are below age 65

The Division issues this Bulletin to clarify the requirements of SB 292, passed during the 2025 Nevada Legislative Session, to all issuers of Medicare Supplement policies.

SB292 stipulates that an initial open enrollment period commences on October 1, 2025, and remains open through April 1, 2026. Thereafter, open enrollment periods for persons less than 65 years of age and eligible to purchase a Medicare supplemental policy commence upon the first day of the first month that persons first enrolled in Medicare Part B coverage.

Actuarial rate development and software system adjustments to establish sound rates as well as the technical capabilities to properly receive premium payments and pay claims typically require a minimum of six months and up to a year to design, code and test prior to production in large systems of characteristic complexity.

With these exigencies in mind, the Division will allow issuers to perform the necessary software system updates, system testing, and produce actuarially sound rates according to the limits and requirements under SB 292 and NAC 687B for a beginning effective date of January 1, 2026. Issuers must allow eligible persons to request enrollment in a Medicare Supplement plan beginning October 1, 2025, with a policy effective date of January 1, 2026. Carriers shall submit updated forms and rates as soon as possible make this timeline.

A blue ink signature of Diana Branciforte.

DIANA BRANCIFORTE

Deputy Commissioner as delegate of Acting Commissioner Ned Gaines