

Medicare Enrollment Periods

When can I sign up for Medicare Part A and/or Part B?



You can enroll in Medicare at any time during your seven-month **Initial Enrollment Period (IEP)**, which includes the three months before, the month of, and the three months following your 65th birthday month or the 25th month you receive Social Security Disability Insurance. The date when your Medicare begins depends on when you sign up. If you want to have Medicare Parts A and B the month that you turn 65, you should enroll during the first three months of your IEP.



If you declined Medicare Part B or delayed enrolling in it because you were covered by insurance through the current employment of yourself or your spouse, you may be able to use the **Part B Special Enrollment Period (SEP)**. To use the Part B SEP, you must meet two criteria: (1) You must have insurance from current work (from your job or your spouse's job, or, in some cases, certain family member's job) or have had such insurance within the past eight months. (2) You must have been continuously covered by job-based insurance or Medicare Part B since becoming eligible for Medicare, including the first month you became eligible for Medicare. If you use the SEP, your coverage generally becomes effective the month following the month when you enroll.



If you missed enrollment in Medicare during your IEP and you cannot use the SEP to enroll, you likely need to enroll using the **General Enrollment Period (GEP)**. The GEP takes place January 1 through March 31 of each year. Enrolling during the GEP means that your coverage will start on July 1. Until that time, you will not be covered by Medicare. Enrolling in Medicare during the GEP often means that you will have to pay a Part B premium penalty.

Who can I contact if I need more assistance?

You can call your **State Health Insurance Assistance Program (SHIP)** if you need help comparing coverage options, accessing a Special Enrollment Period, or appealing a health or drug denial.

You can call your **Senior Medicare Patrol (SMP)** if you believe you were a victim of Medicare fraud or abuse, including misleading plan marketing. Your SMP can help you identify cases of fraud, attempted fraud, abuse, or misleading marketing. Your SMP can also help you report such instances to the proper authorities.

(SHIP and SMP contact information on the next page.)

When can I make changes to my Medicare health and/ or drug coverage?

Medicare's Open Enrollment Period: From October 15 to December 7 each year, you can join a new Medicare Advantage Plan or stand-alone Part D plan, or switch between Original Medicare, with or without a Part D plan, and Medicare Advantage. You can make as many changes as you want during Fall Open Enrollment, and the last change you make will take effect on January 1.

Medicare Advantage Open Enrollment Period: This period takes place January 1 to March 31 each year. You can switch from your Medicare Advantage Plan to another Medicare Advantage Plan or Original Medicare with or without a stand-alone prescription drug plan. You can only use this enrollment period if you have a Medicare Advantage Plan, and you can only make changes once. They will be effective the first of the following month.

Extra Help Special Enrollment Period: If you have Extra Help, the federal program that helps pay for the out-of-pocket costs of Medicare prescription drug coverage, you have access to an SEP to enroll in a Part D plan or switch between plans. This SEP is available once per calendar quarter for the first three quarters of the year (January-March, April-June, and July-September). Changes are effective the first of the following month.

Special Enrollment Periods: There are several circumstances in which you may be able to make changes to your Medicare health/drug coverage, like if you move outside of your plan's service area or if you enroll in certain State Pharmaceutical Assistance Programs (SPAPs). If you are not sure whether you qualify for an SEP, call your State Health Insurance Assistance Program (SHIP) to learn more.

The production of this document was supported by Grant Numbers 90SATC0001 and 90MPPRC0001 from the Administration for Community Living (ACL). Its contents are solely the responsibility of the SHIP National Technical Assistance Center (SHIP TA Center) and Senior Medicare Patrol National Resource Center and do not necessarily represent the official views of ACL.

SHIP National Technical Assistance Center: 877-839-2675, www.shiptacenter.org | info@shiptacenter.org

SMP National Resource Center 877-808-2468 | www.smpresource.org | info@smpresource.org

© 2019 Medicare Rights Center | www.medicareinteractive.org | *The Medicare Rights Center is the author of portions of the content in these materials, but is not responsible for any content not authored by the Medicare Rights Center.*