

MEDICARE ENROLLMENT TIMELINE



A SIMPLE GUIDE TO UNDERSTANDING WHEN—AND HOW— TO ENROLL IN MEDICARE COVERAGE

Initial Enrollment Period (IEP)

- **Starts:** 3 months before your 65th birthday
- **Ends:** 3 months after your birthday month
- **What you can do:**
 - Enroll in Original Medicare (Parts A & B), Medicare Advantage (Part C), and/or Part D (Prescription Drug Plan).

General Enrollment Period (GEP)

- January 1 to March 31 each year
- For: People who didn't sign up for Part A and/or Part B when first eligible
 - Coverage begins: July 1

Annual Enrollment Period (AEP)

- **When:** October 15 to December 7 each year
- **What you can do:**
 - Switch from Original Medicare to a Medicare Advantage plan
 - Switch Medicare Advantage plans
 - Join, drop, or switch Part D plans

Medicare Advantage Open Enrollment (MA-OEP)

- **When:** January 1 to March 31 each year
- For people already enrolled in a Medicare Advantage plan
- **What you can do:**
 - Switch to a different Medicare Advantage plan
 - Drop your Advantage plan and go back to Original Medicare (with the option to join a Part D plan)

Special Enrollment Period (SEP)

- Triggered by qualifying life events, including:
 - Moving to a new area
 - Losing other health coverage
 - Eligibility for Medicaid or Extra Help
- Timing: Varies based on the event
- What you can do: Enroll in or change your Medicare Advantage or Part D plan

Navigating Medicare enrollment doesn't have to be overwhelming. If you're unsure which timeline applies to you, Chris Carmichael offers free, personalized guidance and support to help you understand your options and enroll with confidence.

