

ENROLLMENT PERIOD DATES



Medicare Election Periods

Initial Enrollment Period (IEP)

There is a 7-month window surrounding your 65th birthday; 3 months before your birthday, the month of, and 3 months after your birthday. To avoid gaps or penalties, it is best to enroll during the 3 months before. Coverage begins on the first day of your birth month if you sign up early!

Annual Election Period (AEP) 10/15-12/7.

Elections take effect on 1/1 of the following year. Last enrollment is the one that becomes effective.

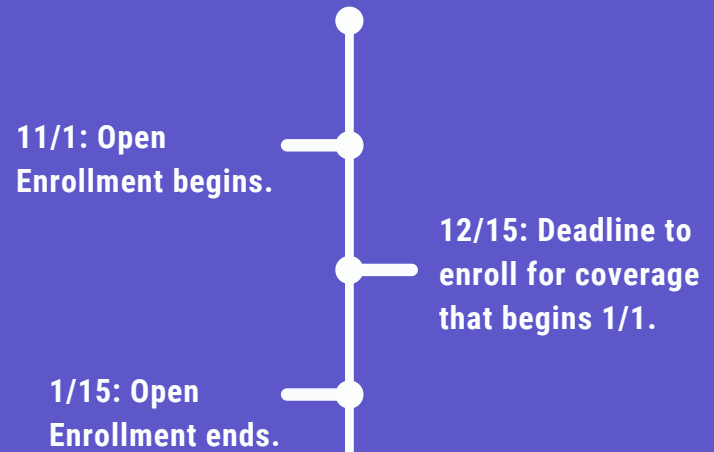
Medicare Advantage Open Enrollment Period (OEP) is 1/1 - 3/31.

This is a great opportunity for Medicare Advantage members to make a one-time change, whether that's switching plans, returning to Original Medicare, or adjusting coverage to better fit needs.

Special Election Periods – Changes available outside of AEP & OEP:

- Lost employer sponsored coverage including COBRA ie. retirement
- Change of permanent address
- No longer eligible for Medicaid
- Your plan changes its contract with Medicare
- Your plan leaves the service area and is no longer available
- Dropped Medigap aka Medicare Supplement for the first time joining a Medicare Advantage plan and you're still in your 12-month trial right and eligible for a guaranteed issue Medigap policy ie. return to Original Medicare

Marketplace Election Periods



Special Election Periods

- You have a qualifying life event like moving, losing other coverage, getting married, or having a baby
- You gained newly eligible immigration status



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