

WHEN SHOULD I FIRST ENROLL IN MEDICARE?

	Medicare Supplement (Medigap)		Medicare Advantage		Medicare Cost Plan with RX		Medicare Cost Plan no RX	
	"The best time to buy a Medigap policy is during your Medigap Open Enrollment Period. This is the 6-month period that starts the first day of the month you're 65 or older and signed up for Part B. ""		"Generally, you can first sign up for Part A and/or Part B during the 7-month period that begins 3 months before the month you turn 65 and ends 3 months after the month you turn 65.""		The Initial Enrollment Period (IEP) for a Medicare Cost Plan with RX generally follows the Medicare Advantage with Drug (MAPD) plan enrollment periods. ***		Medicare Cost Plans are available in limited areas of the country. "You can join any time the Medicare Cost Plan is accepting new members. You can leave any time and return to Original Medicare." ****	
65TH BIRTHDAY MONTH	OEP BEGINS	OEP ENDS	IEP BEGINS	IEP ENDS	IEP BEGINS	IEP ENDS	IEP BEGINS	IEP ENDS
JANUARY	1-Jan	30-Jun	1-Oct	30-Apr	1-Oct	30-Apr	1-Jan	
FEBRUARY	1-Feb	31-Jul	1-Nov	31-May	1-Nov	31-May	1-Feb	
MARCH	1-Mar	31-Aug	1-Dec	30-Jun	1-Dec	30-Jun	1-Mar	
APRIL	1-Apr	30-Sep	1-Jan	31-Jul	1-Jan	31-Jul	1-Apr	
MAY	1-May	31-Oct	1-Feb	31-Aug	1-Feb	31-Aug	1-May	
JUNE	1-Jun	30-Nov	1-Mar	30-Sep	1-Mar	30-Sep	1-Jun	
JULY	1-Jul	31-Dec	1-Apr	31-Oct	1-Apr	31-Oct	1-Jul	
AUGUST	1-Aug	31-Jan	1-May	30-Nov	1-May	30-Nov	1-Aug	
SEPTEMBER	1-Sep	2-28 or 2-29	1-Jun	31-Dec	1-Jun	31-Dec	1-Sep	
OCTOBER	1-Oct	31-Mar	1-Jul	31-Jan	1-Jul	31-Jan	1-Oct	
NOVEMBER	1-Nov	30-Apr	1-Aug	2-28 or 2-29	1-Aug	2-28 or 2-29	1-Nov	
DECEMBER	1-Dec	31-May	1-Sep	31-Mar	1-Sep	31-Mar	1-Dec	

* [When can I buy a Medigap policy? | Medicare](#)

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