

Initial Enrollment Period

3 months before	2 months before	1 month before	Month turn age 65	1 month after	2 months after	3 months after	4 months after	5 months after	6 months after
Enroll in any of these months			Coverage starts						
			Enroll	Coverage starts					
				Enroll	Coverage starts				
					Enroll	Coverage starts			
						Enroll	Coverage starts		
							Enroll (SEP)	Coverage can start*	
								Enroll (SEP)	Coverage can start*
									Coverage starts
									Coverage can start*

*The SEP can only be used once the individual's IEP is over.

The effective dates for a SEP enrollment vary based on when the enrollment request is made. If an individual enrolls in Part B while still enrolled in a group health plan or during the first full month when not enrolled in a group health plan based on their (or their spouse's) current employment status, coverage