

January	Jan 1 New Coverage begins if you made a change during AEP enrollment				Jan 1 - Mar 31 General Enrollment Period (GEP)	Jan 1 - Mar 31 Medicare Advantage Open Enrollment Period (MA OEP)
February						
March			Initial Enrollment Period (IEP) Turning 65? You have a 7- month Medicare enrollment window: *3 months before *Your birthday month *3 months after If your birthday is on the 1st , Medicare counts it as the previous month.			
April				Initial Enrollment Period (IEP) Turning 65? You have a 7- month Medicare enrollment window: *4 months before *Your birthday month *2 months after Birth dates that falls on the 2nd - 31st of the month.		
May						
June						
July						
August					<div> 65 & Employed?: You may not need full Medicare yet. You can enroll in Part A, defer Part B & see Special Enrollment Period (SEP) rules for details </div>	
September						
October	Oct 1 – Start exploring your Medicare plan and drug coverage options for the upcoming year.					
November					Oct 15 - Dec 7 Annual Enrollment Period (AEP)	
December						

Birthday June 1st



Birthdays June 2nd - 30th



Enrollment Definitions see full glossary

Social Security Adminstration

<https://www.ssa.gov>

Medicare

<https://www.medicare.gov>

Enrollment Definitions

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Initial Enrollment Period (IEP)

7 - month window/period: Three months before, the month of, and three months after your 65th birthday

- ☐ Choose between ***Original Medicare & ** Medicare Advantage Plan** (with or without a drug plan)
- ☐ *******Choose a **Drug plan** in addition to Original Medicare or a Medicare Advantage plan with drug coverage included
- ☐ You can Switch (**with or without drug plan**) to another Medicare Advantage plan or go back to Original Medicare within the first 3 months you have Medicare

General Enrollment Period (GEP)

Jan 1 - Mar 31

- ☐ If you missed your "Initial Enrollment Period" and you don't qualify for the "Special Enrollment Period"
- ☐ If you have **Part A** and you get **Part B** for the **1st time** during this period, you can also join a **Medicare Advantage** plan
- ☐ Coverage starts the **1st day of the month** after you sign up

Open Enrollment aka Annual Enrollment Period (OEP or AEP)

Oct 15 - Dec 7

- ☐ You can **join, switch, or drop** a Medicare Advantage Plan or Medicare Drug plan during this period each year
- ☐ **Note** if you join a Medicare Advantage plan during this period but change your mind, you can **switch back** to Original Medicare or **change** to a different Medicare Advantage plan during the **MAOEP**
- ☐ Coverage start on January 1

Medicare Advantage Open Enrollment Period (MA OEP)

Jan 1 - Mar 31

- ☐ If you are in a MA plan already (with or without a drug coverage) you can switch to another MA plan (with or without drug coverage); or you can switch back to Original Medicare and join a separate Drug plan
- ☐ You **CANNOT**: switch from Original Medicare to a MA plan; Join a separate Drug plan if you have Original Medicare; switch Drug plans if you have Original Medicare
- ☐ You **Can only make ONE change** during this period, & any changes you make **will be effective the 1st of the month after the plan gets your request**
- ☐ Coverage starts the 1st of the month after the plan get your request

Special Enrollment Period (SEP)

Qualifying Life Event

- ☐ After your Initial Enrollment Period is over you may have a chance to sign up for Medicare during this period
- ☐ Any time you are still covered by the group health plan (cover from current employment your own, a spouse's, or a family member's if you have a disability)

☐ **During the 8-month period** that begins the **month after** the employment **ends** or the coverage ends, **whichever** happens first. In most cases, if you join a Medicare Advantage plan, **you must keep it for the calendar year starting the date your coverage begins**. However, in certain situations, like if you move or you lose other insurance coverage, you may be able to join, switch, or drop a Medicare Advantage plan during a Special Enrollment Period.

5-star Special Enrollment Period

Dec 8 - Nov 30 the following year

- ☐ You can **ONLY** switch plans once during this period
- ☐ Medicare uses ratings from 1-5 stars to help you compare plans based on quality and performance. **If Medicare Advantage Plan, Medicare Drug plan, or Medicare Cost plan with a 5-star quality rating is available** in your area, you can use the **5-star Special Enrollment Period** to switch from your current Medicare plan to a Medicare plan with a 5-star quality rating.

Medigap Open Enrollment

- ☐ This is 6-month period begins the 1st month you have Medicare Part B, 65 & older
- ☐ After this enrollment period, you may not be able to buy a Medigap policy or it may cost more; **exceptions can be you or your spouse have group coverage with current employer**; or if you are **under 65** federal law **generally prohibit** insurance companies to sell Medigap to people under 65

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