

Key Enrollment Periods for Older Adults and People with Medicare

Enrollment Period & Dates	Who's It For	What You Can Do	When Does Coverage Begin
<p>Annual Medicare Advantage (MA) Open Enrollment Period (MA OEP)</p> <p>January 1 – March 31</p>	<p>People already enrolled in a private Medicare Advantage (Part C) plan as of January 1 who wish to switch plans or leave their plan to get Original Medicare (Parts A & B)</p>	<ul style="list-style-type: none"> • Switch Medicare Advantage plans • Disenroll from Medicare Advantage to go to Original Medicare (can also pick up a Part D drug plan) 	<p>First day of the month following the month of enrollment (i.e., if apply in January, coverage starts Feb. 1)</p>
<p>General Enrollment Period</p> <p>January 1- March 31</p>	<p>People who did not sign up for Medicare Parts A and/or B when first eligible and who do not have a Special Enrollment Period</p>	<ul style="list-style-type: none"> • Sign up for Medicare Parts A & B 	<p>July 1</p>
<p>Parts C & D Annual Open Enrollment Period</p> <p>October 15 – December 7</p>	<p>Anyone who is enrolled in Medicare Parts A and/or B, including those who may already be enrolled in a Medicare Advantage or Part D plan</p>	<ul style="list-style-type: none"> • Change from Original Medicare to a private Medicare Advantage plan • Change from Medicare Advantage to Original Medicare • Join, drop, or switch Part D drug plans • Switch MA plans 	<p>January 1</p>
<p>Initial Enrollment Period (IEP)</p> <p>Ongoing (7-month window around 65th birthday, or for those under 65 and found disabled, generally month <i>after</i> a 24-month “waiting period”)</p>	<p>People newly eligible for Medicare, both those turning 65 and those under 65 who are found disabled by Social Security and have met their Medicare “waiting period” (i.e., received SSDI benefits for 2 years)</p>	<ul style="list-style-type: none"> • Join Medicare Parts A and/or B, and also enroll in Part D 	<p>No earlier than month of Medicare eligibility; see Medicare & You handbook for more information</p>
<p>Medicare Advantage Open Enrollment Period within Initial Coverage Election Period (ICEP)</p> <p>The month of entitlement to Parts A & B through the last day of the ICEP or 3rd month of entitlement</p>	<p>People newly eligible for Medicare</p>	<ul style="list-style-type: none"> • Can enroll in a Medicare Advantage plan, with or without drug coverage 	<p>First day of the month following the month of enrollment (and individual is enrolled in both Parts A and B)</p>

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<p>Special Enrollment Period (SEP)</p> <p>Ongoing (SEPs exist for people to enroll in Part B, and to enroll in/switch MA and Part D plans)</p>	<p>There are numerous SEPs for both Part D and MA plans, and they can apply to people such as those who:</p> <ul style="list-style-type: none"> • Lose active employee/spousal coverage (& didn't sign up for Original Medicare when first eligible) • Move out of a plan's coverage area (for MA and Part D plans) • Enter or leave an institution (nursing home, jail) • Qualify for the Part D Low-Income Subsidy (Extra Help) 	<ul style="list-style-type: none"> • Join Part B • Change/enroll in a Part D plan • Change/enroll in a MA plan <p>Note: Specific rules and timing apply to SEPs based on a person's individual circumstances. To learn more about these, read the official Medicare publication <i>Understanding Medicare Enrollment Periods</i> at: https://www.medicare.gov/Pubs/pdf/11219-Understanding-Medicare-Part-C-D.pdf</p>	<p>Varies; check publication at left for more details</p>
<p>Medigap Open Enrollment Period (OEP)</p> <p>Ongoing (6-month window after a person enrolls in Part B)</p>	<p>People turning 65, newly eligible for Medicare, and enrolled in Parts A and B</p>	<ul style="list-style-type: none"> • Can purchase a Medigap policy, without medical underwriting <p>Learn more in our fact sheet, Medigap Open Enrollment Period</p>	<p>First day of the following month</p>