

## MEDICARE ENROLLMENT PERIODS

### Initial Enrollment - newly eligible for Medicare:

Due to turning 65: - You have a 7-month period – starting 3 months before 65<sup>th</sup> birthday month and ending 3 months afterward.

<b>If you sign up:</b>	<b>Coverage begins:</b>
Before the month you turn 65	The month you turn 65
The month you turn 65	The next month
1 month after turning 65	2 months after signing up
2 or 3 months after turning 65	3 months after signing up

Due to disability - Medicare begins the 25<sup>th</sup> month after being eligible for Social Security Disability.

Older than 65 and leaving coverage from employer or union -After employer coverage ends you have:

- 8 months to enroll in Medicare
- 2 months to join a Medicare Advantage or Prescription Drug Plan

### Annual Open enrollment (October 15 – December 7)

- You can switch from Medicare Advantage to Original Medicare or vice versa.
- You can switch from one Medicare Advantage plan to another.
- You can switch from one Part D prescription plan to another. You can also initially enroll in a Part D plan during this period.

### Medicare Advantage open enrollment (January 1 – March 31)

If you are already enrolled in a Medicare Advantage plan, you can:

- Switch to a different Medicare Advantage plan.
- Switch to Original Medicare and enroll in a Part D plan.

Only one plan change is allowed during this period unlike the fall open enrollment period, when you can change your mind multiple times.

### General Medicare Enrollment

If you miss your Initial Enrollment Period, you can enroll during Medicare's General Enrollment Period (January 1–March 31). Coverage starts July 1.