

Initial Enrollment - newly eligible for Medicare:

A) Due to turning 65:

You have a 7 month period – starting with 3 months before 65th birthday month and ending 3 months afterward.

If you sign up for Medicare

Before age 65
The month you turn 65
1-3 months after turning 65

Coverage begins:

the month you turn 65.
the next month
the next month (eff. 1/1/23)

B) Due to disability:

Medicare begins the 25th month after being eligible for Social Security Disability.

C) Older than 65 and losing coverage from employer or union. After employer coverage (or spouse) ends you have:

- 8 months to enroll in Medicare. Enroll 1-2 months early to avoid a gap in coverage.
- 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.
- Switch from one Medicare Advantage plan to another.
- Switch from one Part D prescription plan to another. Use Medicare's plan finder tool to determine costs for your prescription drugs.

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 window unlike the fall open enrollment period, when a person can change their 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.

In 2023, coverage starts the month after enrolling in Medicare during this enrollment period.