

MEDICARE ENROLLMENT PERIODS

Initial Enrollment - newly eligible for Medicare:

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

If you sign up:	Coverage begins:
The 3 months before turning 65	The month you turn 65
The month you turn 65	1 st of the next month
1-3 months after turning 65	1 st of the next month

Due to disability - Medicare begins the 25th 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 begins the month after signing up.