

# **MEDICARE ENROLLMENT PERIODS**

## **Initial Enrollment**

When you turn 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>
The 3 months before turning 65	The month you turn 65
The month you turn 65	1 <sup>st</sup> of the next month
1-3 months after turning 65	1 <sup>st</sup> of the next month

## **Disability**

Medicare begins the 25<sup>th</sup> month after eligibility in 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 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.

## **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.