

Medicare Enrollment Periods

When can I sign up for Medicare Part A and/or Part B?

If you are already receiving benefits from the Social Security Administration or Railroad Retirement Board at the time you become eligible for Medicare, you will be automatically enrolled in Medicare Parts A and B. If you don't yet receive benefits or if you decline Medicare Parts A or B, the times when you can enroll are:

IEP

You can enroll in Medicare at any time during your seven-month **Initial Enrollment Period (IEP)**, which includes the three months before, the month of, and the three months following your 65th birthday month. The date when your Medicare begins depends on when you sign up. If you want to have Medicare Parts A and B the month that you turn 65, you should enroll during the first three months of your IEP. Note that if your birthday falls on the first of the month, your IEP will be the seven months surrounding the month prior to the month of your birth.

**Part B
SEP**

If you declined Medicare Part B or delayed enrolling in it because you were covered by insurance through the current employment of yourself or your spouse, you may be able to use the **Part B Special Enrollment Period (SEP)**. To use the Part B SEP, you must meet two criteria: (1) You must have insurance from current work (from your job or your spouse's job, or, in some cases, certain family member's job) or have had such insurance within the past eight months. (2) You must have been continuously covered by job-based insurance or Medicare Part B since becoming eligible for Medicare, including the first month you became eligible for Medicare. If you use the SEP, your coverage will usually become effective the month following the month when you enroll.

GEP

If you missed enrollment in Medicare during your IEP and you cannot use the SEP to enroll, you likely need to enroll using the **General Enrollment Period (GEP)**. The GEP takes place January 1 through March 31 of each year. During this period, you can enroll in Medicare Part B. Enrolling during the GEP means that your coverage will start on July 1. Until that time, you will not be covered by Medicare. Enrolling in Medicare during the GEP often means that you will have to pay a Part B premium penalty, a penalty of 10% of the Part B premium for every 12-month period you delayed enrollment in Medicare.

Additional Resources

To schedule an appointment with a Medicare Specialist:

Call 866-448-0160 or email medicare@connexioninsurance.com

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When can I make changes to my Medicare health and/or drug coverage?

Fall Open Enrollment: Fall Open Enrollment lasts from October 15 to December 7 each year, and during this time, you can join a new Medicare Advantage Plan or stand-alone Part D plan, or switch between Original Medicare, with or without a Part D plan, and Medicare Advantage. You can make as many changes as you want during Fall Open Enrollment, and the last change you make will take effect on January 1.

Medicare Advantage Open Enrollment Period: The Medicare Advantage Open Enrollment Period (MA OEP) takes from January 1 to March 31 each year. During this time, you can switch from your Medicare Advantage Plan (excluding Medical Savings Accounts, cost plans, and PACE) to another Medicare Advantage Plan or Original Medicare with or without a stand-alone prescription drug plan. You can only use this enrollment period if you have a Medicare Advantage Plan. Changes made during this period are effective the first of the following month.

Extra Help Special Enrollment Period: If you have Extra Help, the federal program that helps pay for the out-of-pocket costs of Medicare prescription drug coverage, you have access to an SEP to enroll in a Part D plan or switch between plans. This SEP is available once per calendar quarter for the first three quarters of the year (January-March, April-June, and July-September). If you use the Extra Help SEP to change your coverage, the change will become effective the first of the month following the month that you make the change.

Special Enrollment Periods: There are several circumstances in which you may be able to make changes to your Medicare health/drug coverage, like if you move outside of your plan's service area or if you enroll in certain State Pharmaceutical Assistance Programs (SPAPs).

Additional Resources

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