

IEP, SEP and GEP explained through scenarios

This document compares and explains the Medicare Initial Enrollment Period (IEP), Special Enrollment Period (SEP) and General Enrollment Period (GEP) through four diagrams – each with a scenario. Each scenario includes a visual aid about how the Medigap Open Enrollment Period (OEP) works.

- It is six months long and starts the first month after the client is **both** age 65 **and** enrolled in Medicare Parts A and B.

The purpose of the scenarios is to help you:

- Ask the question about the potential consequences, in terms of the Medigap plan, for a client whose Part B coverage starts more than two months after they leave their Employer Group Health Plan (EGHP).
 - You will see this in Scenario 3.
- Introduce the concept of a change in the rules about the effective date of coverage for people who elect coverage during the GEP.
 - Starting in January 2023, coverage will start the first of the month after the beneficiary enrolls. Late enrollment penalties do still apply.
 - The GEP will run from Jan. 1 through March 31 of each year. (This is not a change.)
 - You will see this in Scenario 4.
- Introduce the concept of a change in the rules about the effective date of coverage for people who elect coverage during the IEP.
 - Starting in January 2023, enrollment in months one, two or three *after* the age 65 birthday month will become effective on the first of the following month. (The IEP is still seven months long.)
 - You will see this in Scenario 1.

IEP and GEP explained through scenarios

Scenario 1

- In Scenario 1, our client turns 65 on June 10 and retires from their job (leaves EGHP) on June 30. They enrolled during the IEP to start Part B for July 1.
- The six-month long Medigap OEP starts July 1 and ends Dec. 31.
- July is the first month the client is both age 65 AND enrolled in Medicare Parts A and B.



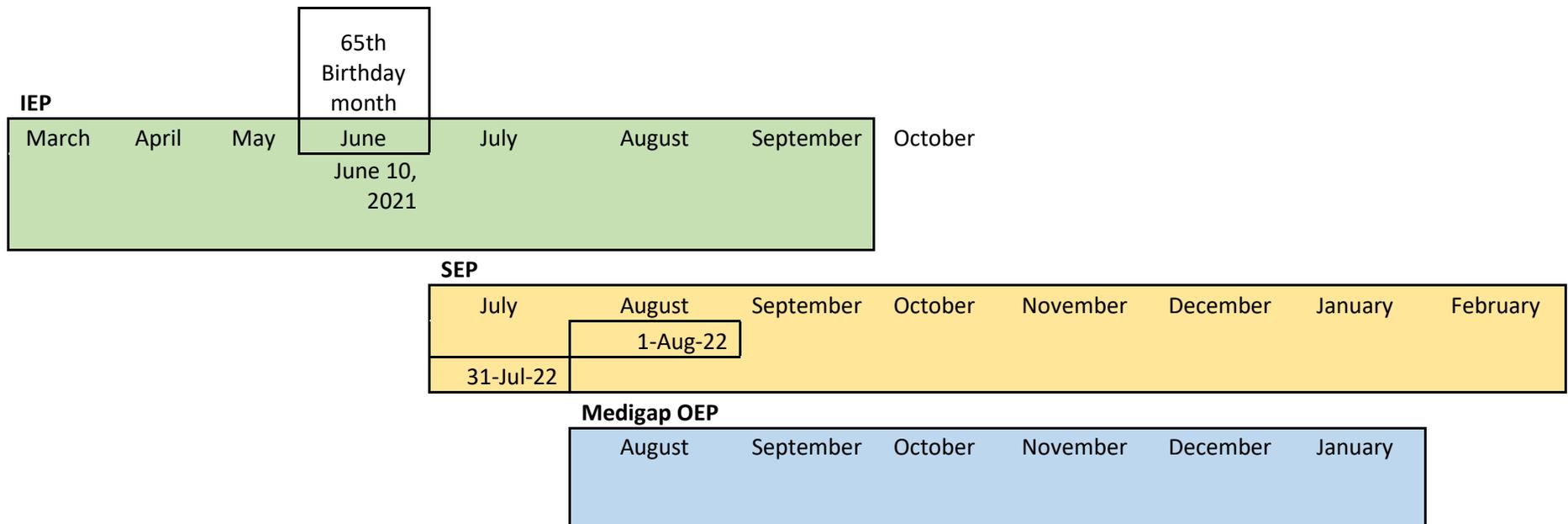
Green: IEP

Blue: Medigap OEP

IEP and GEP explained through scenarios

Scenario 2

- Our client turns 65 on June 10, 2021, and they continue to work and retain insurance (large employer) until the next year.
- They retire from their job (leave EGHP) on July 31, 2022. They enrolled during the eight-month long SEP to start Part B on August 1.
- The six-month long Medigap OEP starts Aug. 1 and ends Jan. 31.
- August is the first month the client is both age 65 AND enrolled in Medicare Parts A and B.



Green: IEP

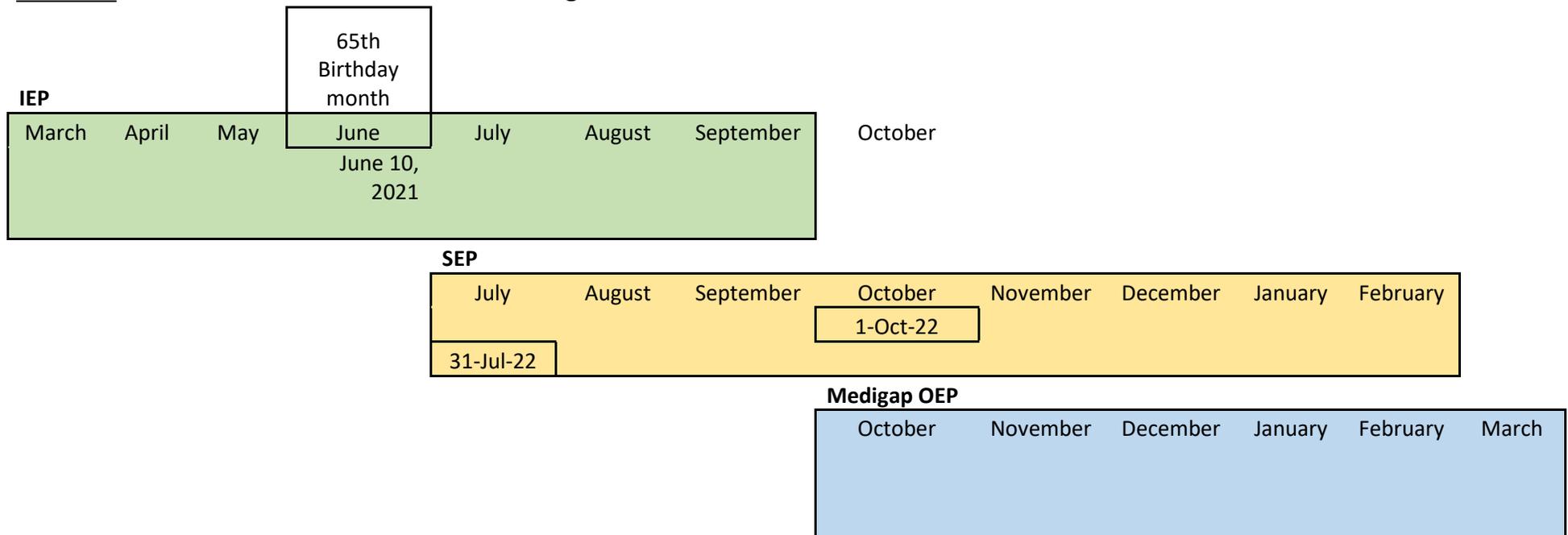
Yellow: Part B SEP

Blue: Medigap OEP

IEP and GEP explained through scenarios

Scenario 3

- Our client turns 65 on June 10, 2021, and they continue to work and retain insurance (large employer) until the next year.
- They retire from their job (leave EGHP) on July 31, 2022. They enrolled during the eight-month long SEP to start Part B on October 1.
- The six-month long Medigap OEP starts Oct. 1 and ends March 31.
- October is the first month the client is **both** age 65 **AND** enrolled in Medicare Parts A and B.



Green: IEP

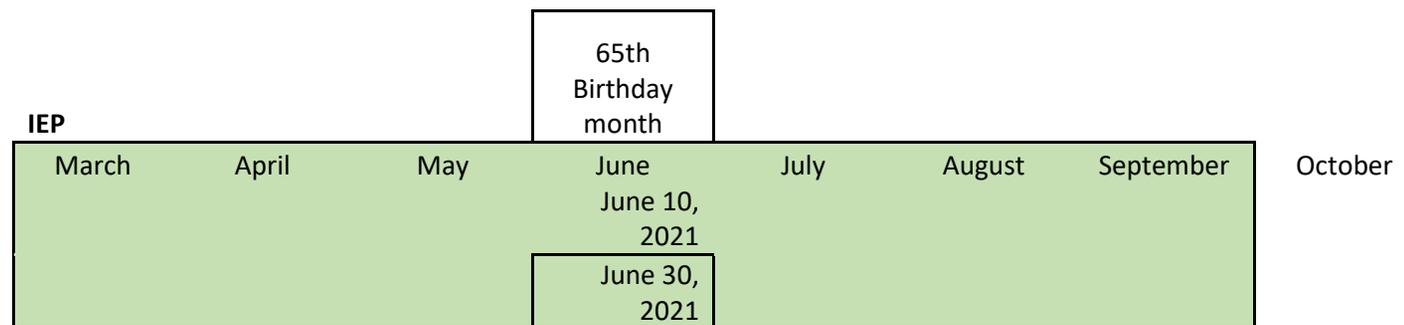
Yellow: Part B SEP

Blue: Medigap OEP

IEP and GEP explained through scenarios

Scenario 4

- Our client turns 65 on June 10 and retires from their job (leaves EGHP) on June 30, 2021.
- They enrolled (late), in January 2023, during the GEP to start Part B for February 1.
- The six-month long Medigap OEP starts Feb. 1 and ends Aug. 31.
- February is the first month the client is **both** age 65 **AND** enrolled in Medicare Parts A and B.



Green: IEP

Orange: GEP

Blue: Medigap OEP