

Medicare Enrollment and Election Periods

Medicare enrollment (and election) periods are special times when you can enroll in Medicare the first time or change your Medicare health or prescription drug coverage. This tip sheet defines those periods and provides you with resources for understanding your options.

	Part A	Part B	Medicare Advantage	Part D
Initial Enrollment Period (IEP)	This is the first time you become eligible for Medicare. It is a 7-month period that includes 3 months before you turn 65, the month you turn 65, and 3 months after you turn 65. You also have an IEP after you have been receiving Social Security Disability Insurance (SSDI) for 24 months.			
General Enrollment Period (GEP): 1/1 - 3/31	This enrollment period can be used if you declined Part B and would like to enroll, or if you cancelled Part B and would like to reenroll. Coverage starts July 1.		If you enroll in Medicare during the General Enrollment Period, you can enroll in a Medicare Advantage Plan or Medicare Part D plan April to June. Coverage starts July 1.	
Medicare Advantage Disenrollment Period (MADP): 1/1 - 2/14	N/A		You can switch to Original Medicare with or without a stand-alone prescription drug plan.	
Fall Open Enrollment Period: 10/15 - 12/7	If dissatisfied with Original Medicare, you can switch to a Medicare Advantage Plan during this time. Coverage starts January 1.		You can change Medicare Advantage Plans and Part D plans during this time or switch to Original Medicare with a stand-alone Part D plan. Coverage starts January 1.	
Special Enrollment Period/Special Election Period (SEPs)	The Part B Special Enrollment Period applies if you did not enroll in Medicare Part B when you were first eligible because you had qualifying employer health coverage. This SEP lasts eight months from the date that your employer coverage ends.		A Special Election Period applies to Medicare Advantage or Part D coverage if you have a qualifying life event. The length of your SEP will vary depending upon the circumstances.	

Eligibility for a Special Enrollment or Special Election Period

Certain qualifying life events trigger a special enrollment or special election period, known as SEPs, allowing you to make changes for a brief period of time:

- For Part B, a Special Enrollment Period is available only if you have delayed enrollment in Part B because you have employer group coverage. For example, when you stop working or your employer group health coverage ends, you have an eight-month SEP to enroll in Part B without a late enrollment penalty.
- For Medicare Advantage Plans and Part D plans, Special Election Periods are available based on your qualifying life event. One example is if you make a permanent move outside of your plan's service area. You have an SEP to switch to another plan beginning as early as the month before your move and lasting up to two months after your move.

Where to Go for Help

Contact your State Health Insurance Assistance Program (SHIP) if you need help making coverage changes, understanding your coverage options, or understanding the various enrollment or election periods that apply to you.

Contact your Senior Medicare Patrol (SMP) if you receive suspicious offers or charges to discuss potential abuse or fraud.

Contact your plan or 1-800-MEDICARE if you need assistance with disenrollment.

Local SHIP Contact Information	Local SMP Contact Information
SHIP toll-free:	SMP toll-free:
SHIP email:	SMP email:
SHIP website:	SMP website:
To find a SHIP in another state: Call 877-839-2675 or visit www.shiptacenter.org .	To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org .

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