

Medicare enrollment periods

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Initial Enrollment Period

- Seven-month period based on 65th birthday (3 months before, month of, 3 months after)*
- Individuals with coverage associated with active employment can defer Part B enrollment
- Individuals contributing to an HSA must delay Part A enrollment or stop contributing to HSA 6 months prior to Part A enrollment

Special Enrollment Period

- Individuals who delay enrollment in Medicare at the time of their Initial Enrollment Period
- 8 months after losing group coverage associated with active employment (not retiree or COBRA coverage)

General Enrollment Period

- January 1 – March 31 and coverage is effective the following month
- Will pay lifetime penalty of 10% of Part B for every year without Part B

* If birthday is first of month, dates shift one month earlier

Plan enrollment periods

Initial Enrollment Period

- Medicare Supplement Guarantee Issue Period
- Within 6 months of Medicare Part B effective date with no underwriting
- Within 63 days, due to loss of coverage or moving out of plan area

Medicare Advantage and Part D Plan Enrollment Due to Medicare Special Enrollment Period

- Must enroll in Medicare Advantage or Part D plan within 2 month of employer coverage (creditable coverage for Part D) ending

Medicare Annual Enrollment Period (Medicare Advantage and Part D)

- October 15 – December 7
- Enroll, disenroll or change Medicare Advantage or Part D plans
- Does NOT apply to Medicare Supplement plans

Medicare Advantage Open Enrollment Period

- January 1 – March 31
- Medicare Advantage enrollees can make a one-time change to Original Medicare or a different Medicare Advantage plan

