Understanding the Medicare Enrollment Periods - A Guide for Professionals

Many physicians and patients have a hard time understanding the different enrollment periods for original Medicare, Medicare Part D, and Medicare Advantage (Part C). This guide from The National Council on Aging breaks down the Medicare enrollment periods in simple terms—including when they take place, what beneficiaries can do, and when any changes to their coverage will occur.

What are the different Medicare enrollment periods?

The periods during which beneficiaries can make changes to their coverage are:

- Annual Medicare Advantage Open Enrollment Period - Jan. 1 through March 31 each year
  People already enrolled in a Medicare Advantage plan (also known as Medicare Part C) get another chance to modify their coverage each year. If you're already enrolled in a Medicare Advantage plan, you can use this period to switch to another Medicare Advantage plan. You can also return to original Medicare and join a separate Part D drug plan, if needed.

- General Enrollment Period - Jan. 1 through March 31 each year
  This is usually the only time people who are eligible for Medicare Parts A and/or B, but did not enroll when first eligible, have another opportunity to join. It also allows people who missed any Special Enrollment Periods (SEPs) to enroll in Parts A and/or B (also known as original Medicare). People who are still actively employed past their 65th birthday—and get health insurance through their employer (or an actively working spouse)—can safely delay enrolling in Medicare Part B until the worker retires.

- Annual Open Enrollment Period - Oct. 15-Dec. 7
  Open Enrollment is an annual timeframe when all people with Medicare can re-evaluate their Medicare health plan(s) and then, add, drop, or switch their Medicare health plan(s).

- Initial Enrollment Period - the seven-month window around your 65th birthday
  This enrollment is for people who are turning 65 and are eligible for Medicare. This is a seven-month enrollment window that includes the three months before your birthday month, your birthday month, and the three months after your birthday month.
  This is also the first opportunity to join a Medicare Advantage plan. You must have first enrolled with Medicare Parts A and B. For most people turning 65, this is also a seven-month window that includes the three months before your birthday month, your birthday month, and the three months after your birthday month.

- Special Enrollment Periods (SEPs)
  These are specific enrollment periods that apply when you're eligible for delayed enrollment in Medicare Parts A, B, C, and D. SEPs are only available if you're affected by a qualifying life event, such as losing your existing health coverage or moving to another state. Medicare SEPs give you a chance to enroll in a plan without penalty.

- Medigap Open Enrollment Period - one-time, six-month period
  Medigap, also known as Medicare supplemental insurance, is a policy sold by private insurance companies. It helps people with Medicare "fill the gaps" by covering some of the out-of-pocket costs associated with Parts A and B (original Medicare)—like deductibles, copayments, and coinsurance. This period is a one-time, six-month period that starts the first month a person is 65 or older and they have Medicare Part B. During this timeframe, as long as the applicant meets both those requirements, an insurance company cannot refuse to sell a Medigap policy. In addition, Medigap policies must offered at preferred rates (lowest price).

  Medicare enrollees can apply for Medigap at any time of the year, but they may be charged a higher, rate or denied a policy entirely, outside of the Medigap Open Enrollment Period.

These enrollment periods are outlined in detail below.

Annual Medicare Advantage Open Enrollment Period

Jan. 1 – March 31

Who Is It For?	What Beneficiaries Can Do	When Does Coverage Start?
People already enrolled in a private Medicare Advantage (Part C) plan as of January 1 who wish to switch plans or leave their plan to get original Medicare (Parts A and B)	• Switch Medicare Advantage plans • Disenroll from Medicare Advantage to go to original Medicare (can also pick up a Part D drug plan)	First day of the month following the month of enrollment (i.e., if they apply in January, coverage starts Feb. 1)

Annual Open Enrollment Period

Oct. 15 – Dec. 7

Who Is It For?	What Beneficiaries Can Do	When Does Coverage Start?
Anyone who is enrolled in Medicare Parts A and/or B, including those who may already be enrolled in a Medicare Advantage or Part D plan	• Change from original Medicare to a private Medicare Advantage plan • Change from Medicare Advantage to original Medicare • Join, drop, or switch Part D drug plans • Switch Medicare Advantage plans	Jan. 1

Special Enrollment Period (SEP)

Ongoing (SEPs exist for people to enroll in Parts A and B, and to enroll in/switch Medicare Advantage and Part D plans)

Who Is It For?	What Beneficiaries Can Do	When Does Coverage Start?
There are numerous SEPs for both Medicare Parts A and B, Part D and Medicare Advantage plans. New Part A and B SEPs provide relief to people who miss a Medicare enrollment period due to an exceptional condition such as: • Impacted by an emergency or disaster • Health plan or employer error • Formerly incarcerated people	• Join Part A and Part B • Change/enroll in a Part D plan • Change/enroll in a Medicare Advantage plan, including Special Needs Plans (SNPs) Note: Specific rules and timing apply to SEPs based	Varies; see Medicare link at left for more details

• Coordinate with termination of Medicaid coverage

Part D and MA SEPs can also apply to those who:

• Lose active employee/spousal coverage (and didn't sign up for original Medicare when first eligible)

• Move out of a plan's service area (for Medicare Advantage and Part D plans)

• Enter or leave an institution (nursing home, correctional facility)

• Qualify for the Part D Low-Income Subsidy (Extra Help)

• Are dual-eligible (eligible for both Medicare and Medcaid)

on a person's individual circumstances.

Medigap Open Enrollment Period (OEP)

Ongoing (6-month window after a person enrolls in Part B)

Who Is It For?	What Beneficiaries Can Do	When Does Coverage Start?
People turning 65, newly eligible for Medicare, and enrolled in Parts A and B	• Can purchase a Medigap policy without medical underwriting Learn more in our fact sheet: Medigap Open Enrollment Period	First day of the following month

General Enrollment Period

Jan. 1 – March 31

Who Is It For?	What Beneficiaries Can Do	When Does Coverage Start?
People who did not sign up for Medicare Parts A and/or B when first eligible and who do not have a Special Enrollment Period	Sign up for Medicare Parts A and B	First day of the month following the month of enrollment

https://www.ncoa.org/article/a-closer-look-at-the-medicare-general-enrollment-period/

Initial Enrollment Period (IEP)

Ongoing (seven-month window around 65th birthday, or for those under 65 and found to have a disability, generally the month after a 24-month "waiting period")

Who Is It For?	What Beneficiaries Can Do	When Does Coverage Start?
People newly eligible for Medicare, both those turning 65 and those under 65 who are found to have a disability by Social Security and have met their Medicare "waiting period" (i.e., received SSDI benefits for 2 years)	Join Medicare Parts A and/or B, and also enroll in Part D	No earlier than month of Medicare eligibility; see Medicare & You handbook for more information

Medicare Advantage Open Enrollment Period within Initial Coverage Election Period (ICEP)

The month of entitlement to Parts A and B through the last day of the ICEP or third month of entitlement

Who Is It For?	What Beneficiaries Can Do	When Does Coverage Start?
People newly eligible for Medicare	Can enroll in a Medicare Advantage plan, with or without drug coverage	First day of the month following the month of enrollment (and the person is enrolled in both Parts A and B)

How can older adults get help choosing a Medicare plan?

There are a lot of factors to consider when choosing a Medicare plan.

- Beneficiaries can search for and enroll in a new plan or switch back to Medicare at Medicare.gov.
- State Health Insurance Assistance Programs (SHIPs) offer free, unbiased help with Medicare coverage selection. People can find their local SHIP by calling 1-877-839-2675 or visiting the SHIP website.
- Beneficiaries can also call 1-800-MEDICARE (1-800-633-4227) to talk with a customer support representative—or visit the Medicare.gov website to start a live chat. TTY users should call 1-877-486-2048.

Source: National Council on Aging