



# Understanding Medicare Enrollment Periods

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Knowing when you can get Medicare can sometimes be confusing. This tip sheet is designed to help you learn more about enrollment in the different parts of Medicare, including who can sign up, when you can sign up, and how the timing can affect your costs.

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## How Do You Get Medicare Part A and Part B?

### Many People Automatically Get Medicare Part A and Part B

If you collect benefits from Social Security or the Railroad Retirement Board (RRB), you will automatically get Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance). If you don't want to keep Part B, you must follow the directions when you get your Medicare card to let Medicare know you don't want it. Otherwise, you will be charged the Part B premium.

If This Describes You	Here's When You Automatically Get Part A and Part B
You collect Social Security or RRB <b>retirement benefits</b> .	Starting the first day of the month you turn age 65.
You get <b>disability benefits</b> from Social Security or certain disability benefits from the RRB.	Starting the first day of the 25th month after your Social Security or RRB benefits begin.
Your disability is <b>ALS</b> (Amyotrophic Lateral Sclerosis, also called Lou Gehrig's disease).	Starting the first day of the month your Social Security or RRB disability benefits begin.
<b>Note:</b> If you live in Puerto Rico and you want Part B, you need to sign up for it. Contact your local Social Security office for more information. Call Social Security at 1-800-772-1213 to find your local office. TTY users should call 1-800-325-0778. You can also visit <a href="http://www.socialsecurity.gov">www.socialsecurity.gov</a> and select "Find a Social Security Office."	

## Some People Need to Sign Up for Part A and Part B

If you're age 65 or older and you aren't getting Social Security or RRB benefits yet (for instance, because you're still working), you won't get Part A and Part B automatically. You need to sign up for them by contacting Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778. If you worked for a railroad, contact the RRB to sign up.

### Note About Part A Premiums

Most people don't pay a monthly premium for Part A coverage because they (or their spouse) paid Medicare taxes while they were working. This is called "premium-free Part A." People who aren't eligible for premium-free Part A may be able to buy Part A for a monthly premium if they meet certain eligibility requirements. In most cases, if you want to buy Part A, you must also have Part B, which means you will have to pay the monthly Part B premium, too.

### Help for People with End-Stage Renal Disease

People of any age diagnosed with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant) are also eligible for Medicare Part A and Part B, but must sign up for them. Contact Social Security at 1-800-772-1213 to learn about eligibility requirements. TTY users should call 1-800-325-0778.

## When Can You Sign Up for Part A and Part B?

### Initial Enrollment Period

You can sign up when you're first eligible for Part B. For example, if you're eligible for Part B when you turn 65, this is a 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

3 months before the month you turn 65	2 months before the month you turn 65	1 month before the month you turn 65	The month you turn 65	1 month after the month you turn 65	2 months after the month you turn 65	3 months after the month you turn 65
Sign up early to avoid a delay in getting coverage for Part B services. To get Part B coverage the month you turn 65, you must sign up during the first 3 months before the month you turn 65.			If you wait until the last 4 months of your Initial Enrollment Period to sign up for Part B, your start date for coverage will be delayed.			

If you enroll in Part B during the first 3 months of your Initial Enrollment Period, your coverage start date will depend on your birthday:

- If your birthday **isn't** on the first day of the month, your Part B coverage starts the first day of your birthday month. For example, Mr. Green's 65th birthday is July 20, 2011. If he enrolls in April, May, or June, his coverage will start on July 1, 2011.
- If your birthday **is** on the first day of the month, your coverage will start the first day of the prior month. For example, Mr. Kim's 65th birthday is July 1, 2011. If he enrolls in March, April, or May, his coverage will start on June 1, 2011. To read the chart correctly, use the month **before** your birthday as "the month you turn 65."

If you enroll in Part B the month you turn 65 or during the last 3 months of your Initial Enrollment Period, your Part B start date will be delayed. For example, Mrs. Simpson turns 65 in July. When her coverage starts depends on the month she enrolls:

Month she enrolls	Month coverage starts
July	August 1
August	October 1
September	December 1
October	January 1

### General Enrollment Period

If you didn't sign up for Part A and/or Part B (for which you pay monthly premiums) when you were first eligible, you can sign up between January 1–March 31 each year. Your coverage will begin July 1. You may have to pay a higher premium for late enrollment.

### Special Enrollment Period

If you didn't sign up for Part A and/or Part B (for which you pay monthly premiums) when you were first eligible because you're covered under a group health plan based on current employment, you can sign up for Part A and/or Part B as follows:

**Anytime that you or your spouse (or family member if you're disabled) are working, and you're covered by a group health plan through the employer or union based on that work**

Or

**During the 8-month period that begins the month after the employment ends or the group health plan coverage ends, whichever happens first**

Usually, you don't pay a late enrollment penalty if you sign up during a Special Enrollment Period. This Special Enrollment Period doesn't apply to people with End Stage Renal Disease. You may also qualify for a Special Enrollment Period if you're a volunteer serving in a foreign country.

**Note:** If you have COBRA coverage or a retiree health plan, you don't have coverage based on current employment. You're not eligible for a Special Enrollment Period when that coverage ends.

### Note About Premium Penalties: Part A

If you don't sign up for Part A until after you're first eligible, you may have to pay a penalty equal to 10% of the Part A premium, unless you're eligible for a Special Enrollment Period. The 10% premium penalty applies no matter how long you delay Part A enrollment. You will have to pay the premium penalty for twice the number of years you could have had Part A, but didn't sign up.

### Note About Premium Penalties: Part B

If you wait to get Part B until after you're first eligible, you may have to pay a penalty to get it later. For each 12-month period you delay enrollment in Part B, you will have to pay an extra 10% of the Part B premium, unless you qualify for a Special Enrollment Period. In most cases, you will have to pay that penalty every month for as long as you have Part B. If you're enrolled in Part B because you're disabled and you're paying a premium penalty, you no longer have to pay this penalty once you turn age 65.

**Example:** Mr. Smith's initial enrollment period ended September 30, 2007. He waited to sign up for Part B until the General Enrollment Period in March 2010. His Part B premium penalty is 20%. (While Mr. Smith waited a total of 30 months to sign up, this included only 2 full 12-month periods.)

## Medicare and TRICARE Coverage

If you have Medicare Part A and TRICARE (coverage for active-duty military or retirees and their families), you must have Part B to keep your TRICARE coverage. However, if you're an active-duty service member, or the spouse or dependent child of an active-duty service member, the following applies to you:

- You don't have to enroll in Part B to keep your TRICARE coverage while the service member is on active duty.
- When the active-duty service member retires, you must enroll in Part B to keep your TRICARE coverage.
- You can get Part B during a Special Enrollment Period if you have Medicare because you're age 65 or older, or you're disabled.

## Get More Information About Signing Up for Parts A and B

Call Social Security at 1-800-772-1213 for more detailed information about enrolling in Medicare Part A or Part B. TTY users should call 1-800-325-0778. People who get benefits from the Railroad Retirement Board (RRB) should call their local RRB office or 1-877-772-5772.

## When Can You Sign Up for Medicare Advantage (Part C) or Medicare Prescription Drug Coverage (Part D)?

There are specific times when you can sign up for Medicare Advantage (Part C) and Medicare prescription drug coverage (Part D), or make changes to coverage you already have:

1. When you first become eligible for Medicare or when you turn age 65, during your Initial Enrollment Period. See page 2.
2. During certain open enrollment periods that happen every year. See page 6.
3. Under certain circumstances that qualify you for a Special Enrollment Period (SEP), such as the following:
  - You move.
  - You're eligible for Medicaid.
  - You qualify for Extra Help with Medicare prescription drug costs.
  - You're getting care in an institution, such as a skilled nursing facility or long-term care hospital.

See the charts beginning on page 8 for a list of different SEPs, including rules about how to qualify.

## Note About the Part D Penalty

If you wait to get Medicare prescription drug coverage until after you're first eligible, you may have to pay a penalty to get it later, depending on your circumstances. If you're subject to the penalty, you may have to pay it each month for as long as you have Medicare drug coverage.

## Note About Extra Help

If you have limited income and resources, you may qualify for Extra Help from Medicare that could pay for all or most of your monthly premiums, annual deductible, and prescription drug costs. For more information, contact your local Social Security office, or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

## Initial Enrollment Periods for Part C and Part D

If This Describes You	You Can...	At This Time...
<p><b>You're newly eligible for Medicare because you turn age 65.</b></p>	<p>Sign up for a Medicare Advantage and/or Medicare Prescription Drug Plan.</p>	<p>During the 7-month period that starts 3 months before the month you turn age 65, includes the month you turn age 65, and ends 3 months after the month you turn age 65.</p>
<p><b>You're newly eligible for Medicare because you're disabled (under age 65).</b></p>	<p>Sign up for a Medicare Advantage or Medicare Prescription Drug Plan. Your Medicare coverage begins 24 months after you get Social Security or RRB disability benefits.</p>	<p>Starting 21 months after you get Social Security or RRB benefits. Your chance to sign up lasts through the 27th month after you get Social Security or RRB benefits.</p>
<p><b>You're already eligible for Medicare because of a disability, and you turn age 65.</b></p>	<ul style="list-style-type: none"> <li>▪ Sign up for a Medicare Advantage and/or Medicare Prescription Drug Plan.</li> <li>▪ Switch from your current Medicare Advantage or Medicare Prescription Drug Plan to another plan.</li> <li>▪ Drop a Medicare Advantage or Medicare Prescription Drug Plan completely.</li> </ul>	<p>During the 7-month period that starts 3 months before the month you turn age 65, includes the month you turn age 65, and ends 3 months after the month you turn age 65.</p> <p>If you sign up for a Medicare Advantage Plan during this time, you can drop that plan <b>at any time</b> during the next 12 months and go back to Original Medicare.</p>
<p><b>You DON'T have Medicare Part A coverage, and you enroll in Medicare Part B during the Part B General Enrollment Period (January 1–March 31).</b></p>	<p>Sign up for a <b>Medicare Prescription Drug Plan.</b></p>	<p>Between April 1–June 30.</p>
<p><b>You HAVE Medicare Part A coverage, and you enroll in Medicare Part B during the Part B General Enrollment Period (January 1–March 31).</b></p>	<p>Sign up for a <b>Medicare Advantage Plan or Medicare Prescription Drug Plan.</b></p>	<p>Between April 1–June 30.</p>

# Enrollment Periods That Happen Every Year for Part C and Part D

Every year, you have a chance to make changes to your Medicare Advantage or Medicare prescription drug coverage for the following year. There are two separate enrollment periods each year. See the chart below for specific dates.

Enrollment Period	What You Can Do
<p><b>October 15–December 7</b></p> <p><b>Open Enrollment Period for Medicare Advantage AND Medicare prescription drug coverage</b></p>	<ul style="list-style-type: none"> <li>▪ Change from Original Medicare to a Medicare Advantage Plan.</li> <li>▪ Change from a Medicare Advantage Plan back to Original Medicare.</li> <li>▪ Switch from one Medicare Advantage Plan to another Medicare Advantage Plan.</li> <li>▪ Switch from a Medicare Advantage Plan that doesn't offer drug coverage to a Medicare Advantage Plan that offers drug coverage.</li> <li>▪ Switch from a Medicare Advantage Plan that offers drug coverage to a Medicare Advantage Plan that doesn't offer drug coverage.</li> <li>▪ Join a Medicare Prescription Drug Plan.</li> <li>▪ Switch from one Medicare Prescription Drug Plan to another Medicare Prescription Drug Plan.</li> <li>▪ Drop your Medicare prescription drug coverage completely.</li> </ul>
<p><b>January 1–February 14</b></p>	<ul style="list-style-type: none"> <li>▪ If you're in a Medicare Advantage Plan, you can leave your plan and switch to Original Medicare.</li> <li>▪ If you switch to Original Medicare during this period, you will have until February 14 to also join a Medicare Prescription Drug Plan to add drug coverage. Your coverage will begin the first day of the month after the plan gets your enrollment form.</li> </ul> <p><b>Note:</b> During this period, you <b>can't</b> do the following:</p> <ul style="list-style-type: none"> <li>▪ Switch from Original Medicare to a Medicare Advantage Plan.</li> <li>▪ Switch from one Medicare Advantage Plan to another.</li> <li>▪ Switch from one Medicare Prescription Drug Plan to another.</li> <li>▪ Join, switch, or drop a Medicare Medical Savings Account Plan.</li> </ul>

## Get More Information About Signing Up for Part C and Part D

For more detailed information about signing up for Medicare Advantage Plans (Part C) or Medicare prescription drug coverage (Part D), including instructions on how to join, visit [www.medicare.gov](http://www.medicare.gov). You can also call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

## Get Personalized Information at [www.medicare.gov](http://www.medicare.gov)

Visit [www.medicare.gov](http://www.medicare.gov) to get detailed information about your Medicare eligibility and enrollment options with the following tools:

- **Medicare Eligibility Tool:** Provides Medicare eligibility status information. Select “Find Out if You’re Eligible.”
- **Medicare Plan Finder:** Provides personalized information about available Medicare Prescription Drug Plans, Medicare Advantage Plans, other Medicare health plans, and Medigap (Medicare Supplement Insurance) policies. Select “Health & Drug Plans” and then “Compare Drug and Health Plans” or “Compare Medigap Policies.”

## Special Enrollment Periods for Part C and Part D

You can make changes to your Medicare Advantage and Medicare prescription drug coverage when certain events happen in your life, such as if you move or you lose other insurance coverage. These chances to make changes are called Special Enrollment Periods (SEPs). Rules about when you can make changes and the type of changes you can make are different for each SEP.

For questions about the SEPs on the next page, call 1-800-MEDICARE.

## Changes in Where You Live

If This Describes You	You Can...	At This Time...
<p><b>You move to a new address that isn't in your plan's service area.</b></p>	<p>Switch to a new Medicare Advantage or Medicare Prescription Drug Plan.</p>	<p>If you tell your plan <b>before</b> you move, your chance to switch plans begins the month before the month you move and continues for 2 full months after you move.</p>
<p><b>You move to a new address that is still in your plan's service area, but you have new plan options in your new location.</b></p>		<p>If you tell your plan <b>after</b> you move, your chance to switch plans begins the month you tell your plan, plus 2 more full months.</p>
<p><b>You move back to the United States after living outside the country.</b></p>	<p>Join a Medicare Advantage or Medicare Prescription Drug Plan.</p>	<p>Your chance to join lasts for 2 full months after the month you move back to the U.S.</p>
<p><b>You just moved into, currently live in, or just moved out of an institution (such as a skilled nursing facility or long-term care hospital).</b></p>	<ul style="list-style-type: none"> <li>▪ Join a Medicare Advantage or Medicare Prescription Drug Plan.</li> <li>▪ Switch from your current plan to another Medicare Advantage or Medicare Prescription Drug Plan.</li> <li>▪ Drop your Medicare Advantage Plan and return to Original Medicare.</li> <li>▪ Drop your Medicare prescription drug coverage.</li> </ul>	<p>Your chance to join, switch, or drop coverage lasts as long as you live in the institution and for 2 full months after the month you move out of the institution.</p>
<p><b>You're released from jail.</b></p>	<p>Join a Medicare Advantage or Medicare Prescription Drug Plan.</p>	<p>Your chance to join lasts for 2 full months after the month you're released from jail.</p>

## Changes that Cause You to Lose Your Current Coverage

If This Describes You	You Can...	At This Time...
<p><b>You're no longer eligible for Medicaid.</b></p>	<ul style="list-style-type: none"> <li>▪ Join a Medicare Advantage or Medicare Prescription Drug Plan.</li> <li>▪ Switch from your current plan to another Medicare Advantage or Medicare Prescription Drug Plan.</li> <li>▪ Drop your Medicare Advantage Plan, and return to Original Medicare.</li> <li>▪ Drop your Medicare prescription drug coverage.</li> </ul>	<p>Your chance to change lasts for 2 full months after the month you find out you're no longer eligible for Medicaid.</p> <p>If you lose your coverage for the following year, your chance to change is between January 1–March 31.</p>
<p><b>You leave coverage from your employer or union (including COBRA coverage).</b></p>	<p>Join a Medicare Advantage or Medicare Prescription Drug Plan.</p>	<p>Your chance to join lasts for 2 full months after the month your coverage ends.</p>
<p><b>You involuntarily lose other drug coverage that is as good as Medicare drug coverage (creditable coverage), or your other coverage changes and is no longer creditable.</b></p>	<p>Join a Medicare Advantage Plan with drug coverage or a Medicare Prescription Drug Plan.</p>	<p>Your chance to join lasts for 2 full months after the month you lose your creditable coverage or are notified of the loss of creditable coverage, whichever is later.</p>
<p><b>You have drug coverage through a Medicare Cost Plan and you leave the plan.</b></p>	<p>Join a Medicare Prescription Drug Plan.</p>	<p>Your chance to join lasts for 2 full months after the month you drop your Medicare Cost Plan.</p>
<p><b>You drop your coverage in a Program of All-Inclusive Care for the Elderly (PACE) plan.</b></p>	<p>Join a Medicare Advantage or Medicare Prescription Drug Plan.</p>	<p>Your chance to join lasts for 2 full months after the month you drop your PACE plan.</p>

## You Have a Chance to Get Other Coverage

<b>If This Describes You</b>	<b>You Can...</b>	<b>At This Time...</b>
<b>You have a chance to enroll in other coverage offered by your employer or union.</b>	Drop your current Medicare Advantage or Medicare Prescription Drug Plan to enroll in the private plan offered by your employer or union.	Whenever your employer or union allows you to make changes in your plan.
<b>You have or are enrolling in other drug coverage as good as Medicare prescription drug coverage (such as TRICARE or VA coverage).</b>	Drop your current Medicare Advantage Plan with drug coverage or your Medicare Prescription Drug Plan.	Anytime.
<b>You enroll in a Program of All-Inclusive Care for the Elderly (PACE) plan.</b>	Drop your current Medicare Advantage or Medicare Prescription Drug Plan.	Anytime.

## Changes in Your Plan's Contract with Medicare

<b>If This Happens</b>	<b>You Can...</b>	<b>At This Time...</b>
<b>Medicare takes an official action (called a "sanction") because of a problem with the plan that affects you.</b>	Switch from your Medicare Advantage or Medicare Prescription Drug Plan to another plan.	Your chance to switch is determined by Medicare on a case-by-case basis.
<b>Medicare ends (terminates) your plan's contract.</b>	Switch from your Medicare Advantage or Medicare Prescription Drug Plan to another plan.	Your chance to switch lasts until 1 full month after Medicare ends the plan's contract.
<b>Your Medicare Advantage Plan, Medicare Prescription Drug Plan, or Medicare Cost Plan's contract with Medicare isn't renewed.</b>	Join another Medicare Advantage or Medicare Prescription Drug Plan.	Between October 1–January 31.

## Changes Due to Other Special Situations

If This Describes You	You Can...	At This Time...
<b>You're eligible for both Medicare and Medicaid.</b>	Join, switch, or drop Medicare Advantage or Medicare prescription drug coverage.	Anytime.
<b>You qualify for Extra Help paying for Medicare prescription drug coverage.</b>	Join, switch, or drop Medicare prescription drug coverage.	Anytime.
<b>You're enrolled in a State Pharmaceutical Assistance Program (SPAP).</b>	Join either a Medicare Prescription Drug Plan, or a Medicare Advantage Plan with prescription drug coverage.	Once during the calendar year.
<b>You dropped a Medigap policy the first time you joined a Medicare Advantage Plan.</b>	Drop your Medicare Advantage Plan and enroll in Original Medicare.	Your chance to drop your Medicare Advantage Plan lasts for 12 months after you join the Medicare Advantage Plan for the first time.
<b>You have a severe or disabling condition, and there is a Medicare Chronic Care Special Needs Plan (SNP) available that serves people with your condition.</b>	Join a Medicare Chronic Care Special Needs Plan (SNP).	You can join anytime, but once you join, your chance to make changes using this SEP ends.
<b>You're enrolled in a Special Needs Plan (SNP) and no longer have a condition that qualifies as a special need that the plan serves.</b>	Switch from your Special Needs Plan (SNP) to a Medicare Advantage or Medicare Prescription Drug Plan.	You can choose a new plan starting from the time you lose your special needs status, up to 3 months after your SNP's grace period ends.
<b>You joined a plan, or chose not to join a plan, due to an error by a Federal employee.</b>	<ul style="list-style-type: none"> <li>▪ Join a Medicare Advantage Plan with drug coverage or a Medicare Prescription Drug Plan.</li> <li>▪ Switch from your current plan to another Medicare Advantage Plan with drug coverage or Medicare Prescription Drug Plan.</li> <li>▪ Drop your Medicare Advantage Plan with drug coverage and return to Original Medicare.</li> <li>▪ Drop your Medicare prescription drug coverage.</li> </ul>	Your chance to change coverage lasts for 2 full months after the month you get a notice of the error from Medicare.

## Changes Due to Other Special Situations

If This Describes You	You Can...	At This Time...
<p><b>You weren't properly told that your other private drug coverage wasn't as good as Medicare drug coverage (creditable coverage).</b></p>	<p>Join a Medicare Advantage Plan with drug coverage or a Medicare Prescription Drug Plan.</p>	<p>Your chance to join lasts for 2 full months after the month you get a notice of the error from Medicare.</p>
<p><b>You weren't properly told that you were losing private drug coverage that was as good as Medicare drug coverage (creditable coverage).</b></p>	<p>Join a Medicare Advantage Plan with drug coverage or a Medicare Prescription Drug Plan.</p>	<p>Your chance to join lasts for 2 full months after the month you get a notice of the error from Medicare.</p>

