

# Medicare Enrollment and Election Periods

Whether you're enrolling in Original Medicare for the first time or exploring all your Medicare plan options, there are specific rules about when you can enroll or make changes to your Medicare coverage, depending on the type of Medicare coverage. For instance, if you're interested in signing up for a Medicare Advantage plan, one of the times you can enroll is the Annual Election Period, which occurs from October 15 to December 7 every year.

## **Medicare Initial Enrollment and Election Periods**

Each type of Medicare coverage has a period when you're initially eligible to enroll. Note that in most cases, enrollment in Medicare happens automatically.

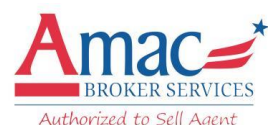
- **Initial Enrollment Period (IEP) for Original Medicare:** This is the seven-month period when you're first eligible to enroll in Original Medicare, Part A and Part B. For most people, it starts three months before you turn 65, includes the month you turn 65, and ends three months later. In most cases, you're automatically enrolled in Medicare when you turn 65 if you're already receiving Social Security Administration (SSA) or Railroad Retirement Board (RRB) benefits.
- **Disability Benefits Enrollment:** If you receive disability benefits from the SSA or RRB, enrollment in Medicare is usually automatic. Your Initial Enrollment Period generally starts 24 months after you begin receiving disability benefits and lasts for seven months. Medicare coverage for individuals with disabilities continues as long as they are eligible for disability benefits or until they turn 65, at which point the Initial Enrollment Period for those turning 65 would apply.
- **Lou Gehrig's Disease (ALS):** If you have ALS, you qualify for Medicare and are automatically enrolled in Medicare the same month you start receiving disability benefits.
- **End-Stage Renal Disease (ESRD):** If you have ESRD, which requires regular dialysis or a kidney transplant, you may be eligible for Medicare regardless of age. Contact Social Security to enroll if you have ESRD.
- **Initial Coverage Election Period (ICEP) for Medicare Part C (Medicare Advantage):** This period occurs when you're first eligible to enroll in a Medicare Advantage plan, typically aligning with your Initial Enrollment Period for Original Medicare. It starts three months before you have both Medicare Part A and Part B and live in the service area of a Medicare Advantage plan. If you delay Medicare Part B, the ICEP starts three months before your Part B coverage begins and lasts for three months.
- **Initial Enrollment Period (IEP) for Part D:** This is when you're first eligible to enroll in a stand-alone Medicare Part D Prescription Drug Plan. It usually overlaps with your Initial Enrollment Period for Original Medicare and starts when you have Medicare Part A or Part B and live in the service area of a prescription drug plan.
- **Medigap Open Enrollment Period (OEP):** This six-month period starts when you're 65 and enrolled in Medicare Part B, during which you can enroll in a Medicare Supplement (Medigap) plan with guaranteed-issue rights. After this period, you may still apply for a Medigap plan, but acceptance isn't guaranteed and may require underwriting.

## **Medicare Open Enrollment and Election Periods**

Both Original Medicare and private Medicare-approved insurance companies have specific times of the year when you can enroll or make changes to your coverage:



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- **General Enrollment Period:** This period allows you to enroll in Medicare Part A and/or Part B if you missed your Initial Enrollment Period. It runs from January 1 to March 31 each year, with coverage starting on July 1. A late-enrollment penalty may apply unless you qualify for a Special Enrollment Period.
- **Annual Election Period (AEP):** This period allows you to switch between Original Medicare and Medicare Advantage coverage, add or drop prescription drug coverage, switch plans, or disenroll from Medicare Advantage to return to Original Medicare. The AEP takes place from October 15 to December 7 each year.

## Medicare Special Enrollment and Election Periods

Outside of regular enrollment and election periods, you can enroll or make changes to your Medicare coverage under certain circumstances:

- **Special Enrollment Period (SEP) for Medicare Part A and/or Part B:** If you have other health coverage, such as through an employer, you may delay enrolling in Medicare Part A and/or B without a late enrollment penalty. Special Enrollment Periods also apply to international volunteers and disabled TRICARE beneficiaries in some cases.
- **Special Election Period:** You may change your Medicare Advantage or Medicare prescription drug coverage under specific conditions, including moving out of your plan's service area, losing Medicaid eligibility, or Medicare terminating your plan's contract.
- **5-Star Special Election Period:** From December 8 to November 30 of the following year, you can switch to a Medicare Advantage, Medicare prescription drug plan, or Medicare Cost plan with a 5-star rating. This Special Election Period is available once during this timeframe.

## Change Periods

Medicare Advantage is the only part of Medicare with a dedicated disenrollment period.

- **Medicare Open Enrollment Period (OEP):** Beneficiaries enrolled in a Medicare Advantage plan (MA/MAPD) can make one plan change during the first three months of the year (January 1 - March 31). You can switch to another Medicare Advantage plan or disenroll to return to Original Medicare and enroll in a standalone Part D plan. The effective date is the first day of the month following receipt of the enrollment or disenrollment request. You do not need to have made an election during the Annual Election Period to use the OEP.