

Medicare Enrollment and Election Periods

Whether you're enrolling in Original Medicare for the first time or looking at all your Medicare plan options, there are rules about when you can enroll or make changes to your Medicare coverage, depending on the type of Medicare coverage. For example, 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.*
- If you receive disability benefits from the SSA or RRB, enrollment in Medicare is usually automatic. Your Initial Enrollment Period depends on the type of condition you have, but in most cases it's a seven-month period starting your 22nd month of receiving disability benefits.
- If you have Lou Gehrig's disease (amyotrophic lateral sclerosis, or ALS), you qualify for Medicare and are automatically enrolled the same month you start receiving disability benefits.
- If you have end-stage renal disease (ESRD), which is kidney failure that necessitates a regular course of dialysis or a kidney transplant, you may be eligible for Medicare regardless of age. If you have ESRD, contact Social Security to enroll.
- **Initial Coverage Election Period (ICEP) for Medicare Part C (Medicare Advantage):** This is the period when you're first eligible to enroll in a Medicare Advantage plan, and usually takes place at the same time as 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 enroll during your Initial Enrollment Period, this period lasts for seven months and takes place at the same time. If you delay Medicare Part B, it starts three months before your Part B coverage becomes effective, and lasts for only those three months.

- **Initial Enrollment Period (IEP) for Part D:** This is the period when you're first eligible to enroll in a stand-alone Medicare Part D Prescription Drug Plan and may take place at the same time as your Initial Enrollment Period for Original Medicare. It starts when you have Medicare Part A or Part B, and live in the service area of a prescription drug plan. During this period, you can sign up for a stand-alone Medicare Prescription Drug Plan.
- **Medigap Open Enrollment Period (OEP):** This is the six-month period when you're initially eligible to enroll in a Medicare Supplement (Medigap) plan with guaranteed-issue rights. It automatically starts when you're 65 and enrolled in Medicare Part B. After this period is over, you can apply for a Medicare Supplement plan at any time, but you may be required to go through an underwriting process, and your acceptance isn't guaranteed.

Medicare open enrollment and election periods

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

- **General Enrollment Period:** This is the period when you can enroll in Medicare Part A and/or Part B if you didn't do so when you were first eligible. It occurs every year from January 1 to March 31 and coverage starts July 1st. You may have to pay a late-enrollment penalty for Medicare Part A and/or Part B, unless you qualify for a Special Enrollment Period (described in the next section).
- **Annual Election Period (AEP):** This is a period when you can switch from Original Medicare to Medicare Advantage coverage or vice versa; add or drop prescription drug coverage; switch plans; or disenroll from Medicare Advantage to return to Original Medicare. The Annual Election Period takes place every year from October 15 to December 7.

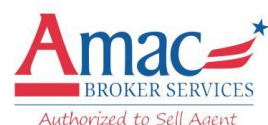
Medicare special enrollment and election periods

Outside of regular enrollment and election periods, you have limited opportunities to enroll or make changes to your Medicare coverage unless you qualify for one of the periods described below.

- **Special Enrollment Period (SEP) for Medicare Part A and/or Part B:** Some people may delay enrollment in Medicare Part A and/or B if they have other health coverage, such as through an employer. You won't have to pay a late enrollment penalty for Medicare Part A and/or Part B if you sign up during a Special Enrollment Period. International volunteers and



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disabled TRICARE beneficiaries may also qualify for a Special Enrollment Period in some instances.

- **Special Election Period:** You're allowed to make changes to your Medicare Advantage or Medicare prescription drug coverage in certain situations. These may include, but aren't limited to: 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 that Medicare has given a 5-star rating. You can only use this Special Election Period once during this timeframe.

Change periods

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

Medicare Open Enrollment Period (OEP): Beneficiaries already enrolled in a Medicare Advantage plan (MA/MAPD) may make one plan change during the first three (3) months of each year (1/1-3/31) to enroll in another Medicare Advantage plan OR to disenroll and obtain Original Medicare (and get a PDP). The effective date will be the first day of the month following receipt of the enrollment or disenrollment request. MA/MAPD member NOT required to have made an election during AEP. This is also the time where if you have signed up for a Medicare Advantage (MA/MAPD) plan and find it does not meet your needs, you may switch to another MA/MAPD plan.



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