



Understanding Medicare Enrollment Periods

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Medicare can sometimes seem like a confusing maze of requirements and deadlines. This tip sheet is designed to help you navigate 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're already collecting benefits from Social Security or the Railroad Retirement Board (RRB), you will automatically get Part A (Hospital Insurance) and Part B (Medical Insurance). If you get Part B automatically and you don't want to keep it, you must follow Medicare's directions to let Medicare know you don't want it. Otherwise, you'll be charged the Part B premium.

If This Describes You	Here's When You Automatically Get Part A and Part B
You're collecting retirement benefits from Social Security or RRB.	Starting the first day of the month you turn age 65.
You get disability benefits 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.
You have ALS (Amyotrophic Lateral Sclerosis, also called Lou Gehrig's disease).	Starting the first day of the month your Social Security or RRB disability benefits begin.
Note: 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 call 1-800-325-0778.	

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. If you worked for a railroad, contact the RRB to sign up. Everyone else should contact Social Security to sign up for Part A and Part B.

Help for People With ESRD

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 you must sign up for it. Contact Social Security at 1-800-772-1213 to learn about eligibility requirements. TTY users should call 1-800-325-0778.

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 this way, you must also have Part B, which means you'll have to pay the monthly Part B premium, too.

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

If you didn't sign up for Part A and/or Part B when you first became eligible, you can sign up during the following times:

If This Describes You	Here's When You Can Sign Up for Part A and Part B
You didn't sign up for Part A and/or Part B when you first became eligible, and you don't meet any of the conditions described below.	You can sign up for Part A and/or Part B during the General Enrollment Period between January 1–March 31 each year, with coverage starting July 1. (You may have to pay a higher premium for late enrollment.)
You're covered under a group health plan based on current employment.	You can sign up for Part A and/or Part B without a penalty 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. If that coverage ends, you can sign up during the 8-month period that begins the month after the employment ends or the group health plan coverage ends, whichever happens first. This is your Special Enrollment Period (SEP) . Note: Even if you take COBRA benefits, the 8-month SEP begins when your employment ends.

If This Describes You	Here's When You Can Sign Up for Part A and Part B
<p>You're serving as a volunteer in a foreign country.</p>	<p>You may qualify for a Special Enrollment Period (SEP) for International Volunteers. You have 6 months to sign up for Part A and/or Part B without a penalty, starting the first day of the month that one of these things happens:</p> <ul style="list-style-type: none"> ▪ You're no longer volunteering outside the United States. ▪ Your sponsoring organization is no longer tax exempt. ▪ You no longer have health insurance that provides coverage outside the United States.

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 same higher premium penalty applies no matter how long you delay Part A enrollment. You will have to pay the higher 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 65.

Example: Mr. Smith's initial enrollment period ended September 30, 2005. He waited to sign up for Part B until the General Enrollment Period in March 2008. His Part B premium penalty is 20%. (While Mr. Smith waited a total of 30 months to sign up, this included only two 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 (Part D) coverage, 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 5).
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 (Part D) until after you're first eligible, you may have to pay a penalty to get it later, depending on your circumstances. You will have to pay this penalty as long as you have Medicare prescription 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...	When?
You're newly eligible for Medicare because you turn age 65.	Sign up for a Medicare Advantage and/or Medicare Prescription Drug Plan.	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.
You're newly eligible for Medicare because you're disabled (under age 65.)	Sign up for a Medicare Advantage and/or Medicare Prescription Drug Plan. Your Medicare coverage begins 24 months after you get Social Security or RRB disability benefits.	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.
You're already eligible for Medicare because of a disability, and you turn age 65.	<ul style="list-style-type: none"> ▪ Sign up for a Medicare Advantage and/or Medicare Prescription Drug Plan. ▪ Switch from your current Medicare Advantage or Medicare Prescription Drug Plan to another plan. ▪ Drop a Medicare Advantage or Medicare Prescription Drug Plan completely. 	<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 at any time during the next 12 months and go back to Original Medicare.</p>
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).	You can sign up for a Medicare Prescription Drug Plan .	Between April 1–June 30.
You HAVE Medicare Part A coverage, and you enroll in Medicare Part B during the Part B General Enrollment Period (January 1–March 31).	You can sign up for a Medicare Advantage Plan .	Between April 1–June 30.

Enrollment Periods That Happen Every Year

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 different enrollment periods each year. See the chart below for specific dates.

Enrollment Period	What You Can Do
<p>November 15–December 31</p> <p>Open Enrollment Period for Medicare Advantage AND Medicare prescription drug coverage</p>	<ul style="list-style-type: none"> ▪ Change from Original Medicare to a Medicare Advantage Plan. ▪ Change from a Medicare Advantage Plan back to Original Medicare. ▪ Switch from one Medicare Advantage Plan to another Medicare Advantage Plan. ▪ Switch from a Medicare Advantage Plan that doesn't offer drug coverage to another Medicare Advantage Plan that offers drug coverage. ▪ Switch from a Medicare Advantage Plan that offers drug coverage to another Medicare Advantage Plan that doesn't offer drug coverage. ▪ Join a Medicare Prescription Drug Plan. ▪ Switch from one Medicare Prescription Drug Plan to another Medicare Prescription Drug Plan. ▪ Drop your Medicare Prescription Drug coverage completely.
<p>January 1–March 31</p> <p>Open Enrollment Period for Medicare Advantage Plans only</p> <p>Note: You can't make any changes to your drug coverage during this period. If you already have drug coverage, you must keep it, either through a Medicare Advantage Plan or a Medicare Prescription Drug Plan. If you don't have drug coverage, you can't add it during this period.</p>	<ul style="list-style-type: none"> ▪ If you have a Medicare Advantage Plan with drug coverage, you can do one of the following: <ul style="list-style-type: none"> ▪ Switch to a different Medicare Advantage Plan with drug coverage. ▪ Drop your Medicare Advantage Plan, go back to Original Medicare, and join a Medicare Prescription Drug Plan. ▪ If you have a Medicare Advantage Plan without drug coverage, you can do one of the following: <ul style="list-style-type: none"> ▪ Switch to a different Medicare Advantage Plan that doesn't have drug coverage. ▪ Switch back to Original Medicare. ▪ If you have Original Medicare and a Medicare Prescription Drug Plan, you can join a Medicare Advantage Plan that includes drug coverage. ▪ If you have Original Medicare with no drug coverage, you can join a Medicare Advantage Plan that doesn't include drug coverage.

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. 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

Visit 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 Are Eligible for Medicare and When You Can Enroll.”
- **Medicare Options Compare:** Provides personalized information about available Medicare Advantage Plans, other Medicare health plans, and Medigap (Medicare Supplement insurance) policies. Select “Compare Health Plans and Medigap Policies in Your Area.”
- **Medicare Prescription Drug Plan Finder:** Provides personalized information about available Medicare Prescription Drug Plans. Select “Compare Medicare Prescription Drug Plans.”

Special Enrollment Periods

You can make changes to your Medicare Advantage and Medicare prescription drug coverage when certain events happen in your life, such as a move or a loss of 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.

More specific details on SEPs can be found at www.cms.hhs.gov/home/medicare.asp. Select “Eligibility and Enrollment.” For questions about the SEPs outlined here, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

Changes in Where You Live		
If This Describes You	You Can...	When?
You move to a new address that isn't in your plan's service area.	Switch to a new Medicare Advantage or Medicare Prescription Drug Plan.	If you tell your plan before you move, your chance to switch plans begins 1 month before you move and continues for 2 full months after you move.
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.		If you tell your plan after you move, your chance to switch plans begins the month you tell your plan, plus 2 more full months.
You move back to the United States after living outside the country.	Join a Medicare Advantage or Medicare Prescription Drug Plan.	Your chance to join lasts for 2 full months after the month you move back to the U.S.
You just moved into, currently reside in, or just moved out of an institution (such as a skilled nursing facility or long-term care hospital), or you meet the institutional level of care.	<ul style="list-style-type: none"> ▪ Join a Medicare Advantage or Medicare Prescription Drug Plan. ▪ Switch from your current plan to another Medicare Advantage or Medicare Prescription Drug Plan. ▪ Drop your Medicare Advantage Plan and return to Original Medicare. ▪ Drop your Medicare prescription drug coverage. 	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.
You're released from jail.	Join a Medicare Advantage or Medicare Prescription Drug Plan.	Your chance to join lasts for 2 full months after the month you're released from jail.

Changes that Cause You to Lose Your Current Coverage

If This Describes You	You Can...	When?
You're no longer eligible for Medicaid.	<ul style="list-style-type: none"> ▪ Join a Medicare Advantage or Medicare Prescription Drug Plan. ▪ Switch from your current plan to another Medicare Advantage or Medicare Prescription Drug Plan. ▪ Drop your Medicare Advantage Plan, and return to Original Medicare. ▪ Drop your Medicare Prescription Drug coverage. 	<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>
You leave coverage from your employer or union (including COBRA coverage).	Join a Medicare Advantage or Medicare Prescription Drug Plan.	Your chance to join lasts for 2 full months after the month your coverage ends.
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.	Join a Medicare Advantage Plan with drug coverage or a Medicare Prescription Drug Plan.	Your chance to join lasts for 2 full months after the month you lose your creditable coverage.
You have drug coverage through a Medicare Cost Plan and you leave the plan.	Join a Medicare Advantage Plan with drug coverage or a Medicare Prescription Drug Plan.	Your chance to join lasts for 2 full months after the month you drop your Medicare Cost Plan.
You drop your coverage in a Program of All-Inclusive Care for the Elderly (PACE) plan.	Join a Medicare Advantage or Medicare Prescription Drug Plan.	Your chance to join lasts for 2 full months after the month you drop your PACE plan.

You Have a Chance to Get Other Coverage

If This Describes You	You Can...	When?
You have a chance to enroll in other coverage offered by your employer or union.	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.
You have or are enrolling in other drug coverage as good as Medicare prescription drug coverage (such as TRICARE or VA coverage).	Drop your current Medicare Advantage Plan with drug coverage or your Medicare Prescription Drug Plan.	Anytime.
You enroll in a Program of All-Inclusive Care for the Elderly (PACE) plan.	Drop your current Medicare Advantage or Medicare Prescription Drug Plan.	Anytime.

Changes in Your Plan's Contract with Medicare

If This Happens	You Can...	When?
Medicare takes an official action (called a "sanction") because of a problem with the plan that affects you.	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.
Medicare ends (terminates) your plan's contract.	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.
Your Medicare Advantage Plan, Medicare Prescription Drug Plan, or Medicare Cost Plan's contract with Medicare isn't renewed.	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...	When?
You're eligible for both Medicare and Medicaid.	Join, switch, or drop Medicare Advantage or Medicare prescription drug coverage.	Anytime.
You qualify for Extra Help paying for Medicare prescription drug coverage.	Join, switch, or drop Medicare prescription drug coverage.	Anytime.
You're enrolled in a State Pharmaceutical Assistance Program (SPAP).	Join either a Medicare Prescription Drug Plan, or a Medicare Advantage Plan with prescription drug coverage.	Once during the calendar year.
You dropped a Medigap policy the first time you joined a Medicare Advantage Plan.	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.
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.	Join a Medicare Chronic Care Special Needs Plan (SNP).	You can join anytime, but once you join, your chance to make changes ends.
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.	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.
You joined a plan, or chose not to join a plan, due to an error by a Federal employee.	<ul style="list-style-type: none"> ▪ Join a Medicare Advantage Plan with drug coverage or a Medicare Prescription Drug Plan. ▪ Switch from your current plan to another Medicare Advantage Plan with drug coverage or Medicare Prescription Drug Plan. ▪ Drop your Medicare Advantage Plan with drug coverage and return to Original Medicare. ▪ Drop your Medicare prescription drug coverage. 	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...	When?
You weren't properly told that your other private drug coverage wasn't as good as Medicare drug coverage (creditable coverage).	Join a Medicare Advantage Plan with drug coverage or a Medicare Prescription Drug Plan.	Your chance to join lasts for 2 full months after the month you get a notice of the error from Medicare.
You weren't properly told that you were losing private drug coverage that was as good as Medicare drug coverage (creditable coverage).	Join a Medicare Advantage Plan with drug coverage or a Medicare Prescription Drug Plan.	Your chance to join lasts for 2 full months after the month you get a notice of the error from Medicare.

*My Health.
My Medicare.*



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