



CALIFORNIA HEALTH ADVOCATES

## Medicare Enrollment Periods

There are certain periods when you can join, change or drop the different parts of Medicare (A, B, C, and D). In other words, you are not allowed to enroll or disenroll whenever you want. This fact sheet discusses 5 different enrollment periods in relation to the different parts of Medicare:

- Initial Enrollment Period (IEP)
- General Enrollment Period (GEP)
- Annual Election Period (AEP)
- Special Enrollment Periods (SEPs)
- Medicare Advantage Open Enrollment Period (OEP)

**Note:** Enrollment periods are also mentioned in other fact sheets that focus on a particular part of Medicare. For information on enrollment periods relating to Medigap or Medicare supplement insurance policies in particular, see our fact sheet “Supplementing Medicare: Your Rights to Purchase a Medigap Policy” at [cahealthadvocates.org](http://cahealthadvocates.org).

The different parts of Medicare are:

- Part A – Hospital insurance;
- Part B – Outpatient medical services;
- Part C – Medicare Advantage plans; and
- Part D – Medicare prescription drug plans.

### Initial Enrollment Period

#### Initial Enrollment Period for Parts A & B

The **Initial Enrollment Period (IEP) for Parts A and B** is 7 months, starting 3 months before the month of your Medicare eligibility and ending 3 months after the month of eligibility. If you become eligible for Medicare because you are turning 65 years old, the month of your Medicare eligibility is the month of your 65<sup>th</sup> birthday. If you become eligible due to a disability, your month of eligibility is the 25<sup>th</sup> month of receiving Social Security Disability Insurance (SSDI).

**Note:** If you are eligible for Medicare and also eligible for retirement or disability benefits, you will be *automatically* enrolled in Medicare Parts A and B. However, if you are not also eligible for

retirement or disability benefits, you need to enroll in Medicare on your own with the Social Security Administration. For example, if you are eligible for Medicare based on your spouse’s Social Security credits, you must contact Social Security (phone 1-800-772-1213, website [ssa.gov](http://ssa.gov)) to enroll in Medicare.

The effective date of your Medicare coverage depends on when you enroll. The later you enroll, the later your benefits begin. If you enroll in Parts A and B during the:

- First 3 months of your IEP, your benefits will begin the first day of the 4<sup>th</sup> month of your IEP or the month of eligibility.
- 4<sup>th</sup> month of your IEP, your benefits will begin the first day of the following month or the 5<sup>th</sup> month of your IEP.
- 5<sup>th</sup> month of your IEP, your benefits will begin the first day of the 2<sup>nd</sup> month following your month of enrollment or the last month of your IEP.
- 6<sup>th</sup> month of your IEP, your benefits will begin the first day of the 3<sup>rd</sup> month following your month of enrollment.
- 7<sup>th</sup> month of your IEP, your benefits will begin the first day of the 3<sup>rd</sup> month following your month of enrollment.

A beneficiary who has end-stage renal disease (ESRD) — permanent kidney failure — and needs dialysis on a regular basis or a kidney transplant, can get Medicare Parts A and B within 3 months of his or her first dialysis treatment. Please see the fact sheet “Medicare and People with End-Stage Renal Disease” at [cahealthadvocates.org](http://cahealthadvocates.org).

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Initial Enrollment Period	1 <sup>st</sup> month	2 <sup>nd</sup> month	3 <sup>rd</sup> month	4 <sup>th</sup> month	5 <sup>th</sup> month	6 <sup>th</sup> month	7 <sup>th</sup> month
Month of enrollment example	Jan	Feb	Mar	Apr	May	Jun	Jul
Effective date	1 <sup>st</sup> day of Apr			1 <sup>st</sup> day of May	1 <sup>st</sup> day of Jul	1 <sup>st</sup> day of Sep	1 <sup>st</sup> day of Oct

**Note: If you delay your enrollment into Part B**, you may have to pay a late enrollment penalty of 10% of the current Part B premium amount for each 12-month period you delayed enrollment. This is true unless you had creditable coverage from an employer group health plan. See our fact sheet “Supplementing Medicare: Coverage While You or Your Spouse Works” at [cahealthadvocates.org](http://cahealthadvocates.org) for more information.

If you are 65 years old or older and owe the penalty, you have to pay the penalty for as long as you are enrolled in Part B.

If you are younger than 65, have Medicare because of a disability and owe the penalty, the Part B penalty will end when you turn 65 and qualify for Medicare based on age.

**Initial Coverage Election Period (ICEP) for Part C**

Enrolling in Medicare **Part C or a Medicare Advantage plan is optional**. If you want to enroll in a **Medicare Advantage plan** you must be entitled to both Parts A and B. Your **Initial Coverage Election Period (ICEP) to join an MA plan** begins 3 months immediately before you first become eligible for both Medicare Part A and Part B and ends on the *later* of:

1. The last day of your Part B initial enrollment period, or;
2. The last day of the month preceding your eligibility for both Part A and Part B.

*Example 1:* A person’s month of eligibility is April. His IEP for Parts A and B is January 1 to July 31. If the effective date of his Part A and Part B benefits is April 1, his ICEP for MA plans is January 1 to July 31.

*Example 2:* A person’s month of eligibility is April and her IEP for Parts A and B is January 1 to July 31. She does not enroll in Part B because she continues to work and is covered by her employer’s group health plan. She retires and then enrolls in Part B which becomes effective December 1 of that same year. Her ICEP to enroll in a MA plan is September 1 to November 30.

**Initial Enrollment Period for Part D**

If you are newly eligible for Medicare, the **IEP for Part D** is the same as the IEP for Parts A and B. To enroll in a Medicare Part D plan, you must be eligible for either Part A or Part B. People who have Medicare due to a disability have another IEP for Part D when they turn 65 years old.

**If you don’t enroll in a Medicare drug plan during this initial enrollment period you can only enroll at the end of each year during the Annual Election Period (November 15 – December 31) or a Special Enrollment Period** explained below.

**Also, if you do not join a Part D plan during your IEP AND do not have creditable coverage for your drugs** (prescription drug coverage that is at least as good as Medicare’s Part D benefit), you may incur a penalty of 1% of the average national premium for every month you were eligible and did not sign up. This amount is added on to your drug plan premium. (The average national premium is about \$28 in 2008 and changes each year.)

**Note:** If you enroll in an MA plan during the ICEP or Part D plan during the IEP and the plan becomes effective, you may *not* make another election even though the ICEP or IEP has not expired.

## General Enrollment Period

People who did not enroll in **Part A or B** during their IEP, or terminated their Part A or Part B benefits and want to re-enroll, may enroll in either or both Parts during the **General Enrollment Period (GEP)**, which is January 1 to March 31 of each year. If you enroll during the GEP, your benefits will begin the following July 1. If you enroll in Part B during the GEP, you may have to pay the late enrollment penalty mentioned above.

## Annual Election Period

**Annual Election Period (AEP)**, which is November 15 to December 31 of every year since 2005, allows people to join, change or drop an **MA plan or Part D plan**. For example:

- If you did not enroll in an MA plan during your ICEP or a Part D plan during your IEP, you may enroll in an MA plan or Part D plan during the AEP.
- If you are already in an MA plan or Part D plan, you may change plans or disenroll from your plan during the AEP.
- If you had an MA plan and went back to Original Medicare and now want to be in an MA plan again, you may enroll during the AEP.

You may make more than one election during the AEP. Your final election during that period is the one that counts. The last election (or only election) made during the AEP will be effective January 1 of the following year.

## Special Enrollment Periods

**Special Enrollment Periods (SEP) exist for Part B, MA plans and Part D plans** in certain circumstances. The most frequently used **SEP for Part B** is for people who have employer group coverage and delay enrollment in Part B. If you become eligible for Medicare at 65, continue to work and have coverage from an employer group health plan, you may decide to decline Part B. When you stop working or your employer group health coverage ends, you have a SEP to enroll in Part B. The SEP is 8 months following the end of employment or employer group health coverage, whichever is earlier. If

you enroll during the SEP, you do not owe the late enrollment penalty for Part B (explained above.)

You may have a **SEP** to enroll in or disenroll from an **MA plan or Part D plan** depending on your situation. Examples:

- If you move out of the service area of your plan, you may enroll in a new plan offered in the area of your new residence.
- If your creditable prescription drug coverage through your employer health plan ends, you have a SEP to enroll in a Part D plan within 2 months of losing your drug coverage through the employer plan.
- If you are eligible for full Medi-Cal benefits, you have an ongoing SEP to enroll in or change MA or Part D plans.
- If you lose your full Medi-Cal benefits, you have a 3-month SEP to change MA or Part D plans, starting the month you are notified of the loss of Medi-Cal eligibility.
- If you become eligible for the Part D low income subsidy (LIS) or extra help, you have an ongoing SEP as long as you qualify for the LIS. You can change MA-PD or Part D plans on a monthly basis.
- If you lose the LIS, you have a 2-month SEP beginning in the month you receive notice of losing the low-income subsidy.
- If you enroll in Part B during the GEP (but are not entitled to premium-free Part A), you have a SEP to enroll in a Part D plan between April 1 and June 30. If you enroll in a Part D plan during this SEP, your plan becomes effective July 1.
- If you enroll in an MA plan during the ICEP around your 65<sup>th</sup> birthday, you have a SEP to disenroll from the MA plan during your first 12 months in the plan and return to Original Medicare.

## Medicare Advantage Open Enrollment Period

In addition to the Annual Election Period (AEP), Medicare Advantage plans also have a yearly Open Enrollment Period (OEP). This MA OEP, between January 1 and March 31 of each year, allows beneficiaries another opportunity to join an MA plan, change plans or disenroll from an MA plan, with the exception of Medicare Medical

Savings Accounts (MSAs). Note however that beneficiaries cannot drop or add Part D drug coverage during these 3 months.

*Example 1:* If you are in an MA plan with prescription drug coverage (also referred to as an MA-PD plan), you can either:

- change to another MA-PD plan during the MA OEP, or
- switch back to Original Medicare if you enroll in a stand-alone Part D plan.

**Note:** By enrolling in a Part D plan, you would automatically be disenrolled from your MA plan and enrolled in Original Medicare. In this situation you have no guaranteed right to buy a Medigap policy. Please see our fact sheet “Supplementing Medicare: Your Rights to Purchase a Medigap Policy” at [cahealthadvocates.org](http://cahealthadvocates.org).

*Example 2:* If you are in an MA plan with no prescription drug coverage, you can either:

- change to another MA plan with no prescription drug coverage during the MA OEP, or
- switch back to Original Medicare (but cannot enroll in a Part D plan).

*Example 3:* If you are in an MA-PD plan, you can change to an MA plan with no prescription drug coverage during the MA OEP under 2 conditions:

- if the new MA plan is a private fee-for-service (PFFS) plan, not a managed care plan, e.g. HMO or preferred provider organization (PPO), AND
- if you also enroll in a stand-alone Part D plan.

**Note:** There is an Open Enrollment period for Medigap plans, which must not be confused with the MA OEP. For more information about the Open Enrollment period for Medigap plans, please see our fact sheet “Supplementing Medicare: Your Rights to Purchase a Medigap Policy.”

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This fact sheet contains general information and should not be relied upon to make individual decisions. If you would like to discuss your specific situation, call the Health Insurance Counseling and Advocacy Program (HICAP). HICAP provides free and objective information and counseling on Medicare and can help you understand your specific rights and health care options. You can call **1-800-434-0222** to make an appointment at the HICAP office nearest you.

## Summary of Enrollment Periods

	Part A	Part B	Part C or MA plans	Part D or prescription drug plans
<b>IEP</b>	Starts 3 months before and ends 3 months after month of eligibility	Starts 3 months before and ends 3 months after month of eligibility	ICEP can be 3 months to 7 months depending on enrollment in Part B	Starts 3 months before and ends 3 months after month of eligibility
<b>GEP</b>	Jan 1 to Mar 31	Jan 1 to Mar 31		
<b>AEP</b>			Nov 15 to Dec 31	Nov 15 to Dec 31
<b>SEP</b>		yes	yes	yes
<b>OEP</b>			Jan 1 to Mar 31	