Medicare Enrollment Period Chart

Medicare has various enrollment periods, each with different eligibility requirements and deadlines. Depending on your situation, some enrollment periods may be more relevant to you than others.

Enrollment Period	You Can:	Coverage Starts:
Initial enrollment period (new to Medicare) Starts 3 months before you get Medicare and ends 3 months after you get Medicare.	 You need both Part A (Hospital Insurance) and Part B (Medical Insurance) to join a Medicare Advantage Plan. You need either Part A or Part B to join a Medicare drug plan. Join any Medicare Advantage	Varies, depending on when the plan gets your request: • If you request to join a plan before your Medicare starts: Your plan coverage starts the same day as when your Medicare starts. • If you request to join a plan after your Medicare starts: Your plan coverage starts the first of the month after the plan gets your request. The same day as when your
new to Part B (only if you get Part B after your Part A coverage starts) The 3 months before your Part B starts.	Plan with or without drug coverage.	Part B coverage starts.
Open enrolment period October 15-December 7	 Join, drop, or switch to another Medicare Advantage Plan (or add or drop drug coverage). Switch from Original Medicare to a Medicare Advantage Plan or from a Medicare Advantage Plan to Original Medicare. Join, drop, or switch to another Medicare drug plan if you're in Original Medicare. 	January 1 of the next year.

Enrollment Period	You Can:	Coverage Starts:
Medicare Advantage open enrollment period (only if you're already in a Medicare Advantage Plan) • January 1-March 31. • Within the first 3 months you get Medicare	 Switch to another Medicare Advantage Plan with or without drug coverage. Drop your Medicare Advantage Plan and return to Original Medicare. You'll also be able to join a separate Medicare drug plan. 	First of the month after the plan gets your request.
Special enrollment period varies Only for certain situations that happen in your life, like moving to a new address, losing or changing your current coverage, getting Medicaid, or getting Extra Help to pay drug costs, and more,	Generally, you can join a Medicare Advantage Plan (with or without drug coverage) or Medicare drug plan, or switch to another plan. Starting January 1, 2024, if you sign up for Part A and/or Part B during a Special Enrollment Period because of an exceptional situation, you'll have 2 months to join a plan or switch to another plan.	Varies. Generally, the first of the month after the plan gets your request.

Note:

If you joined a Medicare Advantage Plan during your initial enrollment period, you can change to another Medicare Advantage Plan (with or without drug coverage) or go back to Original Medicare (with or without a drug plan) within the first three months you have Medicare Part A & Part B.

Reference:

Medicare. (n.d.). *Joining a plan* | *Medicare*. <u>Medicare.gov</u>. Retrieved April 22, 2024, from https://www.medicare.gov/basics/get-started-with-medicare/get-more-coverage/joining-a-plan