

MEDICARE ENROLLMENT PERIODS

Understanding Medicare's enrollment periods can help you enroll on time and make changes to your coverage when eligible.

It's important to follow Medicare's enrollment periods. Here's what you need to know:



IEP

7 months
3 Months Before
The Month You Turn 65
3 Months After

Initial Enrollment Period (IEP)

You have 7 months to enroll in Medicare for the first time when you turn 65.

SEP

A Qualifying Event

Special Enrollment Period (SEP)

You can change your coverage after a qualifying event.

AEP

Oct 15th - Dec 7th

Annual Enrollment Period (AEP)

Review and make changes to your Medicare health and prescription drug coverage for the coming year.

GEP

Jan 1st - March 31st

MA OEP

General Enrollment Period (GEP)

If you didn't sign up for Medicare during your IEP and are ineligible for a special enrollment period, you can sign up during the general enrollment period. Your coverage will begin the next month.

You may face a higher premium for late enrollment in Medicare Part A or Part B.

MA OEP enrollment period (MA OEP)

Individuals who are already in a Medicare Advantage Plan can switch to a different one or return to Original Medicare Plan.

Questions? A licensed, professional agent or broker can help you enroll in coverage that suits your needs and budget.