



# Medicare Enrollment Periods

Times when you can sign up or make changes to your plan

Medicare Enrollment Periods	When Enrollment Periods Occur		Medicare Supplement Insurance (Medigap) Open Enrollment Period
	Part A	Part B	
<b>Initial Enrollment</b> — when you first become eligible for Medicare	During the 7-month period that begins 3 months before the month you turn 65 and ends on the third month after you turn 65* <i>Coverage starts:</i> First day of your birthday month, in most cases	During the 7-month period that begins 3 months before the month you turn 65 and ends on the third month after you turn 65* <i>Coverage starts:</i> First day of your birthday month, in most cases	During a one-time 6-month period that begins on the first day of the month in which you turn 65 <b>and</b> you are enrolled in Medicare Part B — you have a <b>guaranteed right</b> to buy any Medigap insurance policy sold in your state, regardless of your health condition.**
<b>General Enrollment</b> — if you didn't sign up during the Initial Enrollment Period (or you missed your Special Enrollment Period)	January 1 – March 31 each year <i>Coverage starts:</i> July 1	January 1 – March 31 each year <i>Coverage starts:</i> July 1	
<b>Special Enrollment</b> — if you didn't sign up when you were first eligible because you were covered under an employer's group plan	Anytime you're still covered by the group health plan — or 8 months after employment or group coverage ends, whichever happens first. <i>Coverage starts:</i> First day of the month you enroll	Anytime you're still covered by the group health plan — or 8 months after employment or group coverage ends, whichever happens first. <i>Coverage starts:</i> First day of the month you enroll	
<b>Open Enrollment</b> — when you can make changes to your Medicare health or prescription drug coverage for the next year	October 15 – December 7 each year <i>New coverage starts:</i> January 1	October 15 – December 7 each year <i>New coverage starts:</i> January 1	

Your Medigap Open Enrollment Period begins when you enroll in Part B

Note: You can only enroll in Part C (Medicare Advantage) or Part D (Prescription Drug Plan) at certain times of the year — the best time is during your initial enrollment period.

\* If you get benefits from Social Security or the Railroad Retirement Board (RRB) before you're eligible for Medicare, you are automatically enrolled in Parts A and B, starting the first day of the month you turn age 65.

\*\* If you are no longer in your open enrollment period, you may still have "guaranteed issue rights" in certain situations — meaning you cannot be turned down (or charged more) for coverage. If this is not the case, you can buy Medicare Supplement insurance by going through a qualification process (like underwriting).