



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 Period (SEP) and Special Election Periods (SEPs); and
- Medicare Advantage Open Enrollment Period (MA 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, also referred to as Medicare supplement insurance policies, see our fact sheet “Supplementing Medicare: Your Rights to Purchase a Medigap Policy”, or visit the Medigap section under Medicare Topics on our website cahealthadvocates.org.

The different parts of Medicare are:

- Part A** – Hospital Insurance (inpatient services)
- Part B** – Medical Insurance (outpatient services)
- Part C** – Medicare Advantage plans
- Part D** – Medicare prescription drug plans

Initial Enrollment Period

Initial Enrollment Period (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 are eligible for Medicare because you are turning 65, the month of eligibility is the month of your 65th birthday. If you are younger than 65 and

eligible due to a disability, your month of eligibility is the 25th month of receiving Social Security Disability Insurance (SSDI).

Note: If you are receiving Social Security retirement or Social Security Disability Insurance (SSDI) benefits, you will be automatically enrolled in Medicare Parts A and B when you become eligible. However, if you are not currently receiving retirement or disability benefits, you need to enroll in Medicare Parts A and B on your own with the Social Security Administration (SSA), by phone at 1-800-772-1213, or online at ssa.gov.

Also note that people who have end-stage renal disease (ESRD) — permanent kidney failure — and need dialysis on a regular basis or a kidney transplant, can get Medicare Parts A and B within 3 months of their first dialysis treatment. See our fact sheet “Medicare and People with End-Stage Renal Disease.”

The effective date of your Medicare coverage depends on when you enroll. If you enroll in Part B during the:

- First 3 months of your IEP, your benefits will begin the first day of the 4th month of your IEP or the month of eligibility.
- 4th – 7th month of your IEP, your benefits will begin the first day of the following month.

(See table below for examples.)

Contact the Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222
11-13-23 © California Health Advocates: cahealthadvocates.org

Initial Enrollment Period	1 st month	2 nd month	3 rd month	4 th month (Month of Eligibility)	5 th month	6 th month	7 th month
Month of enrollment example	Jan	Feb	March	April	May	June	July
Effective date	April 1			May 1	June 1	July 1	August 1

Note: If you delay your enrollment into Part B after your IEP, you may have to pay a late enrollment penalty of 10% of the current Part B premium for each 12-month period you delayed enrollment. However, if you have been covered by an employer group health plan based on current employment, you may not have to pay the penalty. See our fact sheet “Supplementing Medicare: Coverage While You or Your Spouse Works” or visit our Other Health Insurance section under Medicare Topics on our website.

If you are 65 years old or older and owe the penalty, this surcharge lasts 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.

If you are not entitled to “premium-free” Part A and delay voluntary enrollment into Part A after your IEP, you may have to pay a late enrollment penalty of 10% of the current Part A premium for each 12-month period you delayed enrollment. The Part A penalty or surcharge continues for twice the number of years that enrollment was delayed.

Initial Coverage Election Period (Part C)

Enrolling in Medicare Part C or a Medicare Advantage (MA) plan is optional and is the alternative to fee-for-service Original Medicare. If you want to enroll in a Medicare Advantage plan, you must be eligible for or enrolled in both Parts A **and** B. Your Initial Coverage Election Period (ICEP) to join an MA plan may be 3 months or 7 months as illustrated by the examples below.

Example 1: Mark turns 65 on April 10. His IEP for Parts A and B is January 1 to July 31. He enrolls in Parts A and B in February with

benefits effective April 1. His ICEP to join MA plans is January 1 to July 31, the same 7 months as his IEP for Parts A and B.

Example 2: Marla turns 65 on April 20 and her IEP for Parts A and B is January 1 to July 31. She enrolls in Part A in April but delays enrollment 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. Her ICEP to enroll in an MA plan is September 1 to November 30, 3 months before both Parts A and B are effective. If she does enroll in an MA plan during her 3-month ICEP, her MA plan and her Part B will both be effective December 1.

Initial Enrollment Period (Part D)

To be eligible to enroll in a Medicare Part D plan, you must be eligible for or enrolled in either Part A **or** Part B. If you are newly eligible for Medicare, your IEP to enroll in a Part D plan is the same 7 months as your IEP for Part B. If you receive notice of your Medicare entitlement retroactively, your Part D IEP begins the month you receive notice and continues for 3 additional months. 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 your IEP, you can enroll during the Annual Election Period (October 15 – December 7) or during a Special Election Period, explained below.

Also, if you do not join a Part D plan during your IEP, do not have creditable coverage for your drugs (prescription drug coverage that is at least as good as Medicare’s Part D drug benefit), and you enroll later, you may incur a penalty. The penalty is 1% of the average national premium

for every month you were eligible but did not sign up. (The average national premium is \$34.70 in 2024 and changes each year.)

This amount is added to your drug plan premium, and you pay it as long as you are in a Part D plan or an MA plan with prescription drug coverage. **Exceptions:** If you are under 65, get Medicare due to disability and have to pay the penalty, the penalty will end when you turn 65 and age into Medicare. Also, if you are subject to the penalty and qualify for Extra Help, the penalty is waived.

Note: If you enroll in an MA plan or a Part D plan during your initial election/enrollment period and the coverage takes effect, you may not make another election during that timeframe even though the ICEP or IEP may not have 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 first of the following month. You may have to pay the late enrollment penalty mentioned above.

In California, if you are not entitled to premium-free Part A and did not enroll during the IEP, you must wait until the next GEP to enroll. This is true even if you qualify for the Qualified Medicare Beneficiary (QMB) program which pays the Part A premium.

If you have premium-free Part A but did not enroll in Part B during your IEP and later qualify for Medi-Cal or a Medicare Savings Program to pay your Part B premium, you may enroll in Part B at that time and do not have to wait for the next GEP.

Annual Election Period

The Annual Election Period (AEP), also called Medicare Open Enrollment, runs from October 15 through December 7 every year. During this

time frame, people can join, change, or drop an MA or Part D plan. For example:

- If you did not enroll in an MA plan or a Part D plan during your initial enrollment period, you may enroll in an MA plan or a Part D plan during the AEP.
- If you are already in an MA plan or a Part D plan, you may change plans or disenroll from your plan during the AEP.
- If you previously had an MA plan, 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 change during the AEP. Your last change during this period is the one that counts. The last or only change made during the AEP will take effect January 1 of the following year.

Special Enrollment Period

For Part B, a Special Enrollment Period (SEP) is available only for people who delay enrollment because they have employer group coverage. If you become eligible for Medicare at 65 and have coverage from an employer group health plan based on your or your spouse's current employment, you may delay enrollment in Part B. Similarly, if you are younger than 65, become eligible for Medicare due to a disability, and have coverage from an employer group health plan based on your or a family member's current employment, you may delay enrollment in Part B.

When you stop working or the employer group health coverage otherwise ends, you have an SEP to enroll in Part B. The SEP is 8 months following the end of employment or the 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). **Note:** If you have end stage renal disease, you do not have this same SEP. See our fact sheet "Medicare and People with End Stage Renal Disease (ESRD)."

Special Election Periods

Special Election Periods (SEPs) for MA and Part D plans may be available depending on the situation. Examples:

- If you are unable to make needed coverage changes during a given Medicare election period due to a public health emergency and/or natural disaster, (such the **COVID-19 pandemic and/or wildfires**), you have an SEP. Your SEP starts at the beginning of the incident and ends 2 months later.
- If you move permanently, you have an SEP to change plans or return to Original Medicare if you have different options in your new location. Your SEP can begin one month before you move and last for two months after you move.
- If your coverage through your (current or former) employer or union group health plan ends, you have an SEP to enroll in an MA or Part D plan. The SEP ends 2 months after the month your group plan ends.
- If you are eligible for full Medi-Cal benefits, or otherwise qualify for Extra Help (the Low-Income Subsidy (LIS)), you have an SEP to enroll in or change MA or Part D plans once a quarter for the first 3 quarters of the year. The change takes effect on the first of the following month. (You can also change during the Annual Election Period, which is in the fourth quarter and the change will take effect on January 1)
- If you lose your full Medi-Cal benefits, you have a 3-month SEP to change MA or Part D plans, starting with the month you are notified of the loss of Medi-Cal eligibility.
- Likewise, if you lose the Extra Help (or LIS), you have a 3-month SEP beginning in the month you receive notice of losing the subsidy.
- If you live in an area with an MA and/or Part D plan(s) that has an overall plan performance rating of 5 stars, you have a SEP to join that plan from December 8 through November 30 of each year. Your new coverage will become effective the first day of the following month. You can enroll in a 5-star plan only once during this

timeframe. In 2024 however, there are no 5-star plans in California.

- If you enroll in Part B during the GEP (and already have or also enroll in Part A during this time frame), you have an SEP to enroll in an MA or Part D plan between April 1 and June 30. If you enroll during this timeframe, your plan becomes effective the first of the following month.
- If you enroll in an MA plan during the ICEP around your 65th birthday, you have an SEP to disenroll from the MA plan during your first 12 months in the plan and enroll in Original Medicare.
- Starting January 1, 2024, if you sign up for Part A and/or Part B because of an exceptional situation, you will have 2 months to join an MA plan (with or without drug coverage) or a Part D plan. Coverage will start the first day of the month after the plan receives your request to join.

There are other situations that may allow an SEP for a Part D or MA plan. Contact your local Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222 for information. You can also find more details on Medicare's website: [medicare.gov/sign-up-change-plans/joining-a-health-or-drug-plan/special-circumstances-special-enrollment-periods](https://www.medicare.gov/sign-up-change-plans/joining-a-health-or-drug-plan/special-circumstances-special-enrollment-periods).

Medicare Advantage Open Enrollment Period

The Medicare Advantage Open Enrollment Period (MA OEP) runs between January 1 and March 31 every year. The MA OEP allows beneficiaries to disenroll from their MA plan and return to Original Medicare, or to change from one MA plan to another MA plan.

If you disenroll from an MA plan and return to Original Medicare, you have an SEP to enroll in a stand-alone Part D prescription drug plan. The SEP ends March 31 or when you enroll in a stand-alone Part D plan, whichever is sooner.

Example 1: Sally wants to disenroll from an MA plan with a prescription drug benefit (MA-PD) to go back to Original Medicare and enroll in a

separate Medicare Part D prescription drug plan. She may do so simply by enrolling in a stand-alone Part D plan during the MA OEP. She will be automatically disenrolled from the MA-PD plan and returned to Original Medicare.

Alternatively, Sally may contact the MA plan to disenroll during the MA OEP. By contacting the plan to disenroll (by phone or mail), she will automatically be enrolled in Original Medicare, but she will not have Medicare prescription drug coverage. If Sally wants Medicare prescription drug coverage, she must enroll in a stand-alone Part D plan by March 31.

Example 2: Javier wants to switch from one MA plan with a prescription drug benefit (MA-PD) to another MA-PD. He wants to make this change because his current MA-PD has a provider network that is too restrictive for his needs.

He may switch to a different plan that better meets his needs simply by enrolling in the new MA-PD plan between January 1 and March 31. By enrolling in the new plan, Javier will automatically be disenrolled from his previous MA-PD.

When disenrolling from an MA plan, your effective date of change is the first of the month following the month in which your request is received. For instance, if you submit a disenrollment request in January, you will be returned to Original Medicare on February 1. Likewise, if you submit a request in February to enroll in a stand-alone prescription drug plan, that coverage will begin March 1.

Note: The MA OEP does not give you a guaranteed right to buy a Medigap policy. See our fact sheet “Supplementing Medicare: Your Rights to Purchase a Medigap Policy” or visit the Medigap section under Medicare Topics on our website cahealthadvocates.org.

###

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).

Contact the Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222
11-13-23 © California Health Advocates: cahealthadvocates.org

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.

Note: Online access to all 35+ CHA fact sheets on Medicare and related topics is available for an annual subscription. See cahealthadvocates.org/fact-sheets/.

See next page for Summary of Enrollment Periods.

Summary of Enrollment Periods

	Part A	Part B	Part C or MA plans	Part D or prescription drug plans
IEP	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 or 7 months depending on when Part A and Part B are both effective	Starts 3 months before and ends 3 months after month of eligibility
GEP	Jan 1 to Mar 31	Jan 1 to Mar 31	If signing up for Parts A and B during the GEP, you can also sign up for an MA plan effective the first of the following month after your Medicare Parts A and B are activated	If signing up for Parts A and/or B during the GEP, you can also sign up for a Part D plan effective the first of the following month after your Medicare Part A and/or B is activated
AEP			Oct 15 to Dec 7	Oct 15 to Dec 7
SEP		8 months after employment or employer group coverage ends, whichever is earlier	Specific situations apply. See our website. Once a quarter for the first 3 quarters of the year if entitled to full Medi-Cal, a Medicare Savings Program and/or the Part D Extra Help	Specific situations apply. See our website. Once a quarter for the first 3 quarters of the year if entitled to full Medi-Cal, a Medicare Savings Program and/or the Part D Extra Help
MA OEP			Jan 1 to March 31; must start the year in a Medicare Advantage plan; change takes effect the following month	