



# When Can I Enroll in Medicare or Make Changes to My Coverage?

Keeping your eye on the calendar is critical to your Medicare planning, from the first time you enroll to every year that follows. With multiple enrollment periods and specific dates to remember, it's important to be aware of these enrollment periods. Let's delve into the key timeframes to mark on your calendar.

## Initial Enrollment Period (IEP):

The Initial Enrollment Period is the period when you first become eligible for Medicare. Typically, it begins three months before the month you turn 65, includes the month you turn 65, and continues for three months after your birthday month. That's a seven-month window! If you're receiving Social Security or Railroad Retirement Board benefits, you'll be automatically enrolled in [Parts A & B](#). Otherwise, this seven-month timeframe is your time to sign up. If you sign up for Part A and/or Part B during the first 3 months of your Initial Enrollment Period, in most cases, your coverage begins the first day of your birthday month. However, if your birthday is on the first day of the month, your coverage starts the first day of the prior month. If you sign up the month you turn 65 or during the last 3 months of your Initial Enrollment Period, your coverage starts the first day of the month after you sign up.

## General Enrollment Period (GEP):

Missed your IEP? Don't worry. The General Enrollment Period is from January 1st to March 31st each year. If you didn't sign up for Parts A & B during your IEP, this is your next opportunity. However, be aware that late enrollment penalties might apply. Your coverage starts the first day of the month after you sign up.

## Medicare Advantage Open Enrollment Period:

Every year from January 1st to March 31st, anyone already enrolled in a [Medicare Advantage Plan \(Part C\)](#) can make a one-time change. Within this three-month timeframe, you can switch to a different Medicare Advantage Plan or revert back to Original Medicare. Any changes you make will be effective the first of the month after the plan gets your request.

## Make a habit of marking these dates

With these dates in hand, you're better equipped to make the right healthcare decisions for your needs and avoid unnecessary late fees.

## Special Enrollment Period (SEP):

Certain life events or situations can grant you a Special Enrollment Period. This could be due to losing employer health coverage or moving out of your plan's service area. The length and timing of an SEP varies based on the specific qualifying event.

## Medicare Open Enrollment Period (also known as the Annual Election Period):

Between October 15th and December 7th every year, everyone already enrolled in Medicare can review their coverage and make changes. You can switch between Original Medicare and Medicare Advantage, or change your prescription drug plan ([Part D](#)). Your coverage starts on January 1 (as long as the plan gets your enrollment request by December 7).