

Medicare Enrollment

What is the Medicare Part A and B Initial Enrollment Period?

The Initial Enrollment Period (IEP) is a seven-month window around the 65th birthday, or on the 25th month of Social Security disability benefits, when one is first eligible for Medicare. This seven-month period begins three months before the first month of eligibility

Initial Enrollment Period							Special Enrollment Period (SEP)*				
3 months before	2 months before	1 month before	65th Birthday	1 month after	2 months after	3 months after	4 months after	5 months after	6 months after		
Enroll in any of these months (IEP)			Coverage Starts								
			Enroll (IEP)	Coverage Starts							
				Enroll (IEP)		Coverage Starts					
<p>If you are receiving Social Security Benefits, you will be automatically enrolled during the three months prior to your birthday. Your coverage will start on the first day of the month of your birthday. If you or your spouse are actively working and you are covered by that employer's group health plan you may be able to delay Part B. See below.</p>					Enroll (IEP)			Coverage Starts			
						Enroll (IEP)			Coverage Starts		
									Enroll (SEP)	Coverage Can Start	
										Enroll (SEP)	Coverage Can Start

* SEP is only available if you had coverage from a current employer.
 SEP Enrollment lasts for eight months after employment ends or coverage ends, whichever comes first.

Who should enroll during Initial Enrollment?

Initial Enrollment should be used by those who CANNOT get insurance through a current employer, either through themselves or a spouse, who has 20 or more employees (100+ if qualifying for Medicare through disability). This would include **retired, self-employed, or who's employer does not offer health insurance.**



Central Kansas District

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Kansas State University Agricultural Experiment Station and Cooperative Extension Service

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What if I get insurance from my employer?

If you get insurance from a current employer (you or your spouse's employer) you are not required to enroll during this enrollment period. When your employer coverage ends, you will get a Special Enrollment Period to enroll in Medicare at that time. This enrollment period lasts eight months and begins when your employer coverage ends or your last day of employment, whichever comes first.

Even if you get insurance from an employer, you should compare the work coverage to Medicare as Medicare may offer better, less expensive coverage.

General Enrollment Period

If you didn't sign up for Part A and/or Part B during your *Initial Enrollment Period* and you don't qualify for a *Special Enrollment Period*, you'll have to wait for the General Enrollment Period to enroll. This occurs every year between January 1 and March 31. Coverage begins on July 1 of that year. In most cases you will have to pay a late enrollment penalty for as long as you have Part B if you sign up during the General Enrollment Period. This penalty is 10% x the number of years you were not enrolled in coverage.

Medicare Supplement Open Enrollment Period

A one-time only 6-month enrollment period for Medicare Supplement insurance starts the day your Part B coverage begins. You can apply outside this time period but may be subject to underwriting and can be turned down. If you meet certain circumstances, such as losing employer group health benefits or moving out of a select polity area, you may be protected under guaranteed issue rights to enroll in a plan. Talk to a SHICK Counselor or see the Kansas Insurance Department website for more details.

Annual Open Enrollment Period

Medicare beneficiaries can add, change, or drop their Medicare Part D or Medicare Advantage plan during the fall open enrollment period which begins October 15 and continues through December 7th. Plan changes take effect on January 1.



Medicare Advantage Open Enrollment

If you are in a Medicare Advantage Plan (with or without drug coverage) you may switch to another Medicare Advantage Plan (with or without drug coverage), or disenroll from your Medicare Advantage plan and return to Original Medicare. The enrollment period begins January 1st and continues through March 31st with plan changes taking effect the first day of the month following the change.