

## Key Enrollment Periods for Older Adults and People with Medicare

Enrollment Period & Dates	Who's It For	What You Can Do	When Does Coverage Begin
<p><b>Medicare Advantage (MA) Disenrollment Period (MADP)</b></p> <p>January 1 – February 14</p>	<p>People in a private Medicare Advantage (Part C) plan who wish to leave their plan to get Original Medicare (Parts A &amp; B)</p>	<ul style="list-style-type: none"> <li>• Can disenroll from Medicare Advantage to go to Original Medicare. You'll also have until Feb. 14 to pick up a Part D (drug) plan.</li> <li>• You cannot switch MA plans, prescription drug plans, or move from Original Medicare to MA during this period.</li> </ul>	<p>First day of the following month (i.e., if enroll in January, coverage starts Feb. 1 and if enroll in February, coverage starts March 1)</p>
<p><b>General Enrollment Period</b></p> <p>January 1- March 31</p>	<p>People who did not sign up for Medicare Parts A and/or B when first eligible and who do not have a Special Enrollment Period</p>	<ul style="list-style-type: none"> <li>• Sign up for Medicare Parts A &amp; B.</li> </ul>	<p>July 1</p>
<p><b>Health Insurance Marketplace Open Enrollment</b></p> <p>October 1, 2013 – March 31, 2014 (for 2014 coverage)</p> <p>November 15 – February 15 (for 2015)</p>	<p>Adults aged 18-64 who do not have health insurance, such as through a parent, employer, spouse, or are not yet eligible for Medicare. There is a separate Marketplace for small business owners.</p>	<ul style="list-style-type: none"> <li>• Purchase health insurance.</li> <li>• Apply for Medicaid (if qualified).</li> <li>• Apply for subsidies that help with the cost of insurance (for those with incomes up to 400% of poverty).</li> </ul>	<p>No earlier than January 1</p> <p>For 2014, anyone who signs up by 15<sup>th</sup> of Dec-March will have coverage beginning the next month; those signing up after the 15<sup>th</sup> will have coverage starting the month after the next</p>
<p><b>Parts C &amp; D Open Enrollment Period</b></p> <p>October 15 – December 7</p>	<p>Anyone who is enrolled in Medicare Parts A and/or B, including those who may already be enrolled in a Medicare Advantage or Part D plan.</p>	<ul style="list-style-type: none"> <li>• Change from Original Medicare to a private Medicare Advantage plan.</li> <li>• Change from Medicare Advantage to Original Medicare.</li> <li>• Join, drop, or switch Part D drug plans.</li> <li>• Switch MA plans.</li> </ul>	<p>January 1</p>
<p><b>Initial Enrollment Period (IEP)</b></p> <p>Ongoing (7-month window around 65<sup>th</sup> birthday, or for those under 65 and found disabled, generally month <i>after</i> a 24 month "waiting period")</p>	<p>People newly eligible for Medicare, both those turning 65 and those under 65 who are found disabled and have met their Medicare "waiting period"</p>	<ul style="list-style-type: none"> <li>• Join Medicare Parts A and/or B, and also enroll in Part D</li> </ul>	<p>No earlier than month of Medicare eligibility; see <i>Medicare &amp; You</i> handbook for more information</p>

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<p><b>Initial Coverage Election Period (ICEP)</b></p> <p>Ongoing (begins 3 months before month of Medicare eligibility &amp; ends either the last day of the month before enrolled in both Parts A &amp; B or the last day of IEP for Part B—whichever is later).</p>	<p>People newly eligible for Medicare</p>	<ul style="list-style-type: none"> <li>• Can enroll in a MA plan, with or without drug coverage</li> </ul>	<p>First day of the following month, as long as enrolled in both Parts A and B</p>
<p><b>Special Enrollment Period (SEP)</b></p> <p>Ongoing (SEPs exist for people to enroll in Part B, and to enroll in/switch MA and Part D plans)</p>	<p>There are a number of SEPs and they can apply to people such as those who:</p> <ul style="list-style-type: none"> <li>• Lose active employee/spousal coverage (&amp; didn't sign up for Original Medicare when first eligible).</li> <li>• Move out of a plan's coverage area (for MA and Part D plans).</li> <li>• Enter or leave an institution (nursing home, jail).</li> <li>• Qualify for the Part D Low-Income Subsidy (Extra Help).</li> </ul>	<ul style="list-style-type: none"> <li>• Join Part B.</li> <li>• Change/enroll in a Part D plan.</li> <li>• Change/enroll in a MA plan.</li> </ul> <p>Note: Specific rules and timing apply to SEPs based on a person's individual circumstances. To learn more about these, read the official Medicare publication <i>Understanding Medicare Enrollment Periods</i> at: <a href="http://www.medicare.gov/Pubs/pdf/11219.pdf">http://www.medicare.gov/Pubs/pdf/11219.pdf</a></p>	<p>Varies; check publication at left for more details</p>
<p><b>Medigap Open Enrollment Period (OEP)</b></p> <p>Ongoing (6-month window after a person enrolls in Part B)</p>	<p>People turning 65, newly eligible for Medicare, and enrolled in Parts A and B.</p>	<ul style="list-style-type: none"> <li>• Can purchase a Medigap policy, without medical underwriting</li> </ul>	<p>First day of the following month</p>