Medicare Enrollment Periods

How to enroll in Medicare

Some people are **automatically enrolled** in Medicare Parts A and B. For example, you should be automatically enrolled in Medicare if you are already collecting Social Security retirement benefits when you turn 65. You should also be automatically enrolled if you have been collecting Social Security Disability Insurance (SSDI) for two years. If you are not eligible for automatic enrollment, you should sign up for Medicare during one of the following enrollment periods:



Your **Initial Enrollment Period (IEP)** is the seven-month period including the three months before, the month of, and the three months following your 65th birthday month. Your Medicare starts the first day of the month after you sign up, but no earlier than the first day of your 65th birthday. Note that if your birthday falls on the first day of the month, your IEP shifts one month earlier.



If you do not enroll during your IEP, you may be eligible for a **Special Enrollment Period (SEP)**. You may be eligible for an SEP if:

- You have health coverage from your or a spouse's current work or had this coverage within the last eight months.
  - For example, if you work past age 65, you may use this SEP upon retirement.
- You lost Medicaid
- You are in an area affected by a disaster or emergency
- You have recently been released from incarceration
- You make an enrollment mistake based on misinformation from your employer or health plan
- You experience other exceptional circumstances

Call your State Health Insurance Assistance Program (SHIP) if you need help understanding or applying for an SEP. SHIP contact information is on the last page.



If you miss your IEP and do not qualify for an SEP, you can enroll during the **General Enrollment Period (GEP).** The GEP is from January 1 through March 31 each year, with your coverage starting the first of the month after you sign up. Using the GEP to sign up for Medicare is not ideal, because you will likely owe a premium penalty.

Medicare Enrollment Periods

Note on Part A:

Most people qualify for premium-free Part A and can enroll in Part A at any time without penalty. To qualify for premium-free Part A, you or your spouse must have 40 quarters (10 years) of work in any job where you (or your spouse) paid Social Security taxes in the U.S. If you do not qualify for premium-free Part A, you can only enroll in premium Part A during the above enrollment periods.



Making changes to your coverage: Part D and Medicare Advantage

If you are already enrolled in Part A and/or Part B, you can make changes to how you access your Medicare coverage and your private plan at certain times of the year:



Medicare's Annual Open Enrollment Period runs from October 15 through December 7. You can join a new Medicare Advantage Plan or a new stand-alone prescription drug plan. You can also return to Original Medicare from a Medicare Advantage Plan. Whatever changes you make become effective on January 1.



The **Medicare Advantage Open Enrollment Period (MA OEP)** runs from January 1 through March 31. The changes you make become effective the first day of the following month. You can switch to a different Medicare Advantage Plan or return to Original Medicare (with or without a Part D plan) from a Medicare Advantage Plan. Remember that this enrollment period is only for people who already have a Medicare Advantage Plan.



Special Enrollment Periods (SEPs) are periods of time outside of normal enrollment periods, in which you can make changes to your Medicare coverage. These SEPs are usually triggered by life circumstances. Here are just a few examples of when you may qualify for an SEP:

- You move (permanently change your home address).
- You want to disenroll from your first Medicare Advantage Plan.
- You have creditable drug coverage or lose it through no fault of your own.
- You move into, reside in, or move out of a qualified institutional facility.
- You have Medicaid, a Medicare Savings Program, and/or Extra Help.
- You experience contract violations or enrollment errors.

Medicare Enrollment Periods

Beware of medical identity theft



Medical identity theft is when someone steals your personal information, such as your name and Medicare number, to get medical treatment or products and bill your insurance for it. It is important to protect your Medicare number like you would a credit card and only share it with trusted individuals.

You can prevent potential medical identity theft by:

- Never giving out your Medicare number to anyone other than your doctor, health care provider, or other trusted representatives
- Protecting your Medicare number and card as you would a credit card
- Never giving out your Medicare number to anyone who contacts you through unsolicited calls, texts, or emails
- Being cautious of anyone who offers you “free” testing, treatments, or supplies for genetic diseases, cancer, or the coronavirus

Report potential medical identify theft if:

- You gave out your Medicare number over the phone or internet to someone offering medical items like durable medical equipment, genetic testing, COVID-19 testing, or back braces
- You see charges on your Medicare Summary Notice (MSN) or Explanation of Benefits (EOB) for services or items you did not receive or need
- You are contacted by a debt collection agency for a bill for services you did not receive
- You receive boxes of braces, testing kits, or other medical supplies in the mail that you did not request

Medicare Enrollment Periods

Who to contact



Contact your State Health Insurance Assistance Program (SHIP) if you think you may be eligible to use an SEP. SHIP counselors provide unbiased Medicare counseling.

Contact your Senior Medicare Patrol (SMP) if you may have experienced Medicare fraud, errors, or abuse.

Contact the Social Security Administration (SSA) to enroll in Medicare Parts A and/or B. You can visit a local branch, call 800-772-1213, or go to www.ssa.gov.

Contact 1-800-MEDICARE (1-800-633-4227) or **medicare.gov** to make changes to your Medicare.

Local SHIP Contact Information	Local SMP Contact Information
SHIP local ADRC: 920-448-4300	**SMP toll-free: 888-819-2611**
SHIP email: bc.adrc@browncountywi.gov	**SMP email: smp-wi@gwaar.org**
SHIP website: www.adrcofbrowncounty.org	**SMP website: www.smpwi.org**
To find a SHIP in another state: Call 877-839-2675 or visit www.shiphelp.org.	**To find an SMP in another state:** Call 877-808-2468 or visit www.smpresource.org.

This document was supported, in part, by grant numbers 90SATC0002 and 90MPRC0002 from the Administration for Community Living (ACL), Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy.

SHIP National Technical Assistance Center: 877-839-2675 | www.shiptacenter.org | info@shiptacenter.org

SMP National Resource Center: 877-808-2468 | www.smpresource.org | info@smpresource.org

© 2023 Medicare Rights Center | www.medicareinteractive.org | *The Medicare Rights Center is the author of portions of the content in these materials but is not responsible for any content not authored by the Medicare Rights Center.*