

# Understanding Medicare Advantage & Medicare Drug Plan Enrollment Periods

You can only join, switch, or drop a Medicare Advantage Plan (Part C) or Medicare drug plan (Part D) during certain times, called enrollment periods.

You need **both** Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) to join a Medicare Advantage Plan. You need **either** Part A or Part B to join a Medicare drug plan. For information about signing up for Medicare Part A and Part B, visit [Medicare.gov/basics/get-started-with-medicare](https://www.Medicare.gov/basics/get-started-with-medicare).

## When can I sign up?

There are specific times when you can join a Medicare Advantage or Medicare drug plan, or make changes to your existing Medicare coverage:

- During your Initial Enrollment Period when you first become eligible for Medicare, or when you turn 65. Go to page 2.
- During certain yearly enrollment periods. Go to page 3.
- Under certain circumstances if you qualify for a Special Enrollment Period, as described below. Go to page 4.

## What's a Special Enrollment Period?

You can make changes to your Medicare Advantage and Medicare drug coverage when certain events happen in your life, like if you move or you lose other coverage. These chances to make changes are called Special Enrollment Periods.

The types of changes you can make and the timing depend on your life event. If you have questions or need help making enrollment changes, call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

The charts starting on page 4 list examples of different Special Enrollment Periods and information about how to qualify.

## Initial Enrollment Periods

Your first chance to sign up for Medicare is called your Initial Enrollment Period. It lasts for 7 months. If you're eligible for Medicare because of your age, the Initial Enrollment Period starts 3 months before you turn 65, and ends 3 months after the month you turn 65.

| If you...  | You can...  | Coverage starts...  |
|--|---|---|
| Are newly eligible for Medicare because you're turning 65.                         | <p>Join a Medicare Advantage Plan (with or without drug coverage) or a Medicare drug plan.</p> <p>If you join a Medicare Advantage Plan during this time, you can drop that plan at any time during the next 12 months and go back to Original Medicare (Part A and Part B).</p>  | <p>If you request to join a plan <b>before</b> your Medicare Part A and/or Part B starts, your plan coverage starts the same day as when your Medicare Part A and/or Part B starts.</p> <p>If you request to join a plan <b>after</b> your Medicare Part A and/or Part B starts, your plan coverage starts the first day of the month after the plan gets your request.</p> |
| Are newly eligible for Medicare because you have a disability and you're under 65. | <p>Join a Medicare Advantage Plan (with or without drug coverage) or a Medicare drug plan.</p> <p>Your chance to join starts 21 months after you get Social Security or Railroad Retirement Board (RRB) disability benefits and lasts through the 28th month after you start getting Social Security or RRB benefits.</p> <p><b>Note:</b> If you're getting Social Security or RRB disability benefits, you'll get Medicare automatically after getting disability benefits for 24 months. If you have ALS (also called Lou Gehrig's disease) you'll get Medicare automatically as soon as you start getting disability benefits.</p> | <p>If you request to join a plan <b>before</b> your Medicare Part A and/or Part B starts, your plan coverage starts the same day as when your Medicare Part A and/or Part B starts.</p> <p>If you request to join a plan <b>after</b> your Medicare Part A and/or Part B starts, your plan coverage starts the first day of the month after the plan gets your request.</p> |
| Are already eligible for Medicare because of a disability, and you turn 65.        | <p>Join, switch, or drop a Medicare Advantage Plan (with or without drug coverage) or a Medicare drug plan during the 7-month period that includes the 3 months before you turn 65, the month you turn 65, and 3 months after you turn 65.</p> <p>If you drop a Medicare Advantage Plan, you'll return to Original Medicare (Part A and Part B).</p>  | <p>If you request to join a plan before you turn 65, your plan coverage starts the month you turn 65. If you request to join a plan during or after the month you turn 65, your plan coverage starts the first day of the month after the month you made your request.</p>  |
| Get Part B after your Part A coverage starts.                                      | <p>Join any Medicare Advantage Plan (with or without drug coverage) 3 months before your Part B starts until the last day of the month before your Part B starts.</p>   | <p>If you request to join a plan before your Medicare Part B starts, your plan coverage starts the same day as your Medicare Part B.</p>  |

**Note:** You can join a Medical Savings Account Plan only during Open Enrollment or the Initial Enrollment Period for Medicare Advantage Plans. You can leave a Medical Savings Account plan only during Open Enrollment or a Special Enrollment Period.

## Yearly Enrollment Periods

Each year, there are 2 enrollment periods when you can make changes to your Medicare Advantage Plan or Medicare drug coverage for the following year.

| During this enrollment period...  | You can...  |
|---|---|
| <p><b>Open Enrollment Period</b><br/> <b>October 15–December 7</b><br/>           (Changes will take effect on January 1.)</p>  | <ul style="list-style-type: none"> <li>• Join, drop, or switch to another Medicare Advantage Plan (or add or drop drug coverage).</li> <li>• Join a Medicare Advantage Plan or switch from a Medicare Advantage Plan to Original Medicare.</li> <li>• Join, drop, or switch to another Medicare drug plan if you're in Original Medicare.</li> </ul>  |
| <p><b>Medicare Advantage Open Enrollment Period</b></p> <ul style="list-style-type: none"> <li>• If you're already enrolled in a Medicare Advantage Plan, this period runs from January 1–March 31.</li> <li>• If you're new to Medicare and enroll in a Medicare Advantage Plan, this period runs from the month you're eligible to enroll in Part A and Part B, until the last day of the 3rd month you're eligible.</li> </ul> <p>(You can make only one change during this period. Changes will take effect the first day of the month after the plan gets your request.)</p> | <ul style="list-style-type: none"> <li>• Switch to another Medicare Advantage Plan (with or without drug coverage).</li> <li>• Drop your Medicare Advantage Plan and go back to Original Medicare. If you do this, you'll be able to join a Medicare drug plan.</li> </ul> <p><b>You can't...</b></p> <ul style="list-style-type: none"> <li>• Switch from Original Medicare to a Medicare Advantage Plan.</li> <li>• Join a Medicare drug plan if you're in Original Medicare.</li> <li>• Switch from one Medicare drug plan to another if you're in Original Medicare.</li> </ul> |

## Special Enrollment Periods

You can make changes to your Medicare Advantage and Medicare drug coverage when certain events happen in your life, like if you move or you lose other coverage. These chances to make changes are called Special Enrollment Periods. There are many events that may qualify you for a Special Enrollment Period. This publication doesn't include every situation. For more information, visit [Medicare.gov](https://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

### You change where you live

| If you...   | You can...   | At this time...   |
|---|--|---|
| <p>Move to a new address that isn't in your plan's service area.</p> <p>Move to a new address that's still in your plan's service area, but you have new plan options in your new location.</p> | <p>Switch to a new Medicare Advantage Plan or Medicare drug plan.</p> <p>You can also choose to go back to Original Medicare if you're in a Medicare Advantage Plan and you move outside your plan's service area. If you don't join a new Medicare Advantage Plan during this Special Enrollment Period, you'll be enrolled in Original Medicare when you're dropped from your old Medicare Advantage Plan.</p> | <p>If you tell your plan before you move, your chance to switch plans begins the month you move and continues for 2 full months after you move.</p> <p>If you tell your plan <b>after</b> you move, your chance to switch plans begins the month you tell your plan, plus 2 more full months.</p> |
| <p>Move back to the U.S. after living outside the country.</p>  | <p>Join a Medicare Advantage Plan or Medicare drug plan.</p>   | <p>Your chance to join lasts for 2 full months after the month you move back to the U.S.</p>  |
| <p>Live in or recently moved out of an institution (like a nursing home or rehabilitation hospital).</p>  | <ul style="list-style-type: none"> <li>• Join a Medicare Advantage Plan or Medicare drug plan.</li> <li>• Switch from your current plan to another Medicare Advantage Plan or Medicare drug plan.</li> <li>• Drop your Medicare Advantage Plan and return to Original Medicare.</li> <li>• Drop your Medicare drug coverage.</li> </ul>  | <p>Your chance to join, switch, or drop coverage lasts as long as you live in the institution and for 2 full months after the month you move out of the institution.</p>  |
| <p>Were in jail or incarcerated and have been released.</p>   | <p>Join a Medicare Advantage Plan or Medicare drug plan.</p>   | <p>If you kept paying for your Part A and Part B coverage while you were in jail, you have 2 full calendar months after you're released from jail to join a plan. You have to sign up for Medicare Part A and/or Part B before you can join a plan.</p>   |

## You lose your current coverage

| If you...  | You can...  | At this time...   |
|--|---|---|
| Are no longer eligible for Medicaid.   | <ul style="list-style-type: none"> <li>• Join a Medicare Advantage Plan with drug coverage or Medicare drug plan.</li> <li>• Switch from your current plan to another Medicare Advantage Plan with drug coverage or Medicare drug plan.</li> <li>• Drop your Medicare Advantage Plan and return to Original Medicare.</li> <li>• Drop your Medicare drug plan.</li> </ul> | Your chance to change plans lasts for 3 full months from either the date you're no longer eligible or the date you're notified you're no longer eligible, whichever is later.                                     |
| You leave coverage from your employer or union (including COBRA coverage).   | Join a Medicare Advantage Plan or Medicare drug plan.   | Your chance to join lasts for 2 full months after the month your coverage ends.   |
| You involuntarily lose other drug coverage that's as good as Medicare drug coverage (creditable coverage), or your other coverage changes and is no longer creditable. | Join a Medicare Advantage Plan with drug coverage or a Medicare drug plan.  | Your chance to join lasts for 2 full months after the month you lose your creditable coverage, or for 2 full months after you're notified that your current coverage is no longer creditable, whichever is later. |
| You have drug coverage through a Medicare Cost Plan and you leave the plan.  | Join a Medicare drug plan.  | Your chance to join lasts for 2 full months after the month you drop your Medicare Cost Plan.   |
| You drop your coverage in a Program of All-inclusive Care for the Elderly (PACE) Plan.   | Join a Medicare Advantage Plan or Medicare drug plan.   | Your chance to join lasts for 2 full months after the month you drop your PACE plan.  |

## You have a chance to get other coverage

| If this describes you...  | You can...   | At this time...  |
|---|--|--|
| You have a chance to enroll in other coverage offered by your employer or union.  | Drop your current Medicare Advantage Plan or Medicare drug plan to enroll in the private plan offered by your employer or union.   | Whenever your employer or union allows you to enroll.  |
| You have or are enrolling in other drug coverage as good as Medicare drug coverage (like TRICARE or VA coverage).   | Drop your current Medicare Advantage Plan with drug coverage or your Medicare drug plan. You'll be enrolled in Original Medicare after you drop your Medicare Advantage Plan with drug coverage. You also can switch from a Medicare Advantage Plan with drug coverage to a Medicare Advantage Plan without drug coverage. | Anytime.   |
| You enroll in a Program of All-inclusive Care for the Elderly (PACE) Plan.  | Drop your current Medicare Advantage Plan or Medicare drug plan.   | Anytime.   |
| <p>You live in the service area of one or more Medicare Advantage Plans or Medicare drug plans with an overall quality rating of 5 stars on <a href="https://www.medicare.gov">Medicare.gov</a>.</p> <p>Medicare uses star ratings from 1-5 to help you compare plans based on quality and performance.</p> | Join a Medicare Advantage Plan, Medicare Cost Plan, or Medicare drug plan with an overall quality rating of 5 stars.   | One time between December 8 of the year before the plan year and November 30 of the plan year. |

## Your plan changes its contract with Medicare

| If this happens...   | You can...   | At this time...  |
|--|--|--|
| <p>Medicare takes an official action (called a “sanction”) because of a problem with the plan that affects you.</p>    | <p>Switch from your Medicare Advantage Plan or Medicare drug plan to another plan.</p>   | <p>In this situation your chance to switch begins when the sanction is imposed, and is available until the sanction ends or until you switch to another plan, whichever happens first.</p> |
| <p>Your plan ends (terminates) its contract with Medicare during the contract year.</p>                                | <p>Switch from your Medicare Advantage Plan or Medicare drug plan to another plan. You’ll be enrolled in Original Medicare if you don’t join another Medicare Advantage Plan before your current plan ends.</p>                      | <p>Your chance to switch starts 2 months before and ends one full month after the contract ends.</p>   |
| <p>Your Medicare Advantage Plan, Medicare drug plan, or Medicare Cost Plan’s contract with Medicare isn’t renewed.</p> | <p>Switch from your Medicare Advantage Plan, Medicare drug plan, or Medicare Cost Plan to another plan. You’ll be enrolled in Original Medicare if you don’t join another Medicare Advantage Plan before your current plan ends.</p> | <p>Between December 8 and the last day in February of the following year.</p>  |

## Other special situations

| If this describes you...   | You can...  | At this time...   |
|--|---|---|
| You're in a plan that's had a star rating of less than 3 stars for the last 3 years.                     | Switch to a Medicare Advantage Plan or Medicare drug plan.  | Any time you're in the low performing plan.   |
| You're in a plan that the state recently took over because of financial issues.                          | Switch from your Medicare Advantage Plan or Medicare drug plan to another plan.   | The month the state action is effective and lasts until the state action is no longer in effect or until you join another plan, whichever occurs first.   |
| You're eligible for both Medicare and Medicaid, or you get Extra Help paying for Medicare drug coverage. | <p>Join, switch, or drop a Medicare Advantage Plan with drug coverage or join, switch, or drop a Medicare drug plan.</p> <p>This Special Enrollment Period isn't available to you if you're identified as a "potential at risk beneficiary" or "at risk beneficiary" under the requirements for Part D drug management programs.</p>                                      | <p>Most people with Medicare can only make changes to their drug coverage at certain times of the year. If you have Medicaid or get Extra Help, you may be able to make changes to your coverage one time during each of these periods. The change will take effect on the first day of the next month:</p> <ul style="list-style-type: none"> <li>• January–March</li> <li>• April–June</li> <li>• July–September</li> </ul> <p>You can also make a change from October 15–December 7, and the change will take effect on January 1.</p> |
| You find out that you won't be eligible for Extra Help next year.  | <ul style="list-style-type: none"> <li>• Join a Medicare Advantage Plan with drug coverage or Medicare drug plan.</li> <li>• Switch from your current plan to another Medicare Advantage Plan with drug coverage or Medicare drug plan.</li> <li>• Drop your Medicare Advantage Plan and return to Original Medicare.</li> <li>• Drop your Medicare drug plan.</li> </ul> | Your chance to change plans lasts for 3 full months from either the date you're no longer eligible or the date you're notified you're no longer eligible, whichever is later.   |
| You're in a State Pharmaceutical Assistance Program (SPAP).  | Join either a Medicare drug plan or a Medicare Advantage Plan with drug coverage.   | Once during the calendar year.  |



## Other special situations (continued)

| If this describes you...   | You can...   | At this time...  |
|--|--|--|
| You're in a State Pharmaceutical Assistance Program (SPAP) and you lose SPAP eligibility.  | Join either a Medicare drug plan or a Medicare Advantage Plan with drug coverage.  | Your chance to switch starts either the month you lose eligibility or the month you're notified of the loss, whichever is earlier. It ends 2 months after either the month of the loss of eligibility or notification of the loss, whichever is later. |
| You dropped a Medicare Supplemental Insurance (Medigap) policy the first time you joined a Medicare Advantage Plan and you're still in a "trial period" and eligible for guaranteed issue of a Medigap policy.                                 | Drop your Medicare Advantage Plan and enroll in Original Medicare. You'll have special rights to buy a Medigap policy.   | Your chance to drop your Medicare Advantage Plan lasts for 12 months after you join the Medicare Advantage Plan for the first time.  |
| You have a severe or disabling condition, and there's a Medicare Chronic Care Special Needs Plan (SNP) available that serves people with your qualifying condition.  | Join a Medicare Chronic Care SNP that serves people with your condition.   | You can join anytime, but once you join, your chance to make changes using this SEP ends.  |
| You're enrolled in a SNP and no longer have a condition that qualifies as a special need that the plan serves.   | Join either a Medicare drug plan or a Medicare Advantage Plan.   | Your chance to switch starts the month you lose your special needs status. It ends when you join another plan or 3 calendar months after the effective date of your involuntary disenrollment from the SNP, whichever is earlier.                      |
| You joined a plan, or chose not to join a plan, due to an error by a federal employee.   | <ul style="list-style-type: none"> <li>• Join a Medicare Advantage Plan with drug coverage or a Medicare drug plan.</li> <li>• Switch from your current plan to another Medicare Advantage Plan with drug coverage or a Medicare drug plan.</li> <li>• Drop your Medicare Advantage Plan with drug coverage and return to Original Medicare.</li> <li>• Drop your Medicare drug coverage.</li> </ul> | Your chance to change coverage lasts for 2 full months after the month you get a notice of the error from Medicare.  |
| You weren't properly told that your other private drug coverage wasn't as good as Medicare drug coverage (creditable coverage) or that you were losing private drug coverage that was as good as Medicare drug coverage (creditable coverage). | Join a Medicare Advantage Plan with drug coverage or a Medicare drug plan.   | Your chance to join lasts for 2 full months after the month you get a notice of the error from Medicare or your plan.  |

## Other special situations (continued)

| If this describes you...   | You can...   | At this time...   |
|--|--|---|
| You can't get premium-free Part A coverage, and you sign up for Medicare Part B during the Part B General Enrollment Period (January 1–March 31).                        | Join a Medicare drug plan, or if you have Part A and Part B, a Medicare Advantage Plan with drug coverage.             | Once you submit your Part B application through the first 2 months of your Part B enrollment. Your Part B enrollment starts the first day of the month after you sign up. |
| You enroll in Part A and/or Part B using an exceptional condition Special Enrollment Period, and you want to get a Medicare Advantage Plan or join a Medicare drug plan. | Join a Medicare Advantage Plan with or without drug coverage (if you have Part A and Part B), or a Medicare drug plan. | Once you submit your Part A and/or Part B application through the first 2 months of your enrollment.  |

### Medicare drug coverage (Part D) late enrollment penalty

The Part D late enrollment penalty is an amount that can be added to your Medicare drug coverage (Part D) premium if at any time after your Initial Enrollment Period is over, there's a period of 63 or more days in a row when you don't have Medicare drug coverage or other creditable prescription drug coverage. Creditable prescription drug coverage is coverage that's expected to pay, on average, at least as much as Medicare drug coverage. This could include drug coverage from a current or former employer or union, TRICARE, Indian Health Service, Veterans Administration, or individual health insurance coverage. If you have a late enrollment penalty, you'll generally have to pay the penalty for as long as you have Medicare drug coverage. For more information about the Part D late enrollment penalty, visit [Medicare.gov](https://www.medicare.gov), or call 1-800-MEDICARE. TTY users can call 1-877-486-2048.

### Get more information

Visit [Medicare.gov](https://www.medicare.gov) for more information on joining a Medicare Advantage Plan or Medicare drug plan. Or, call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.



## Extra Help is available!

If you have limited income and resources, you may be able to get Extra Help paying your Medicare drug coverage costs. Extra Help pays your Medicare prescription drug premium, reduces your drug deductible to \$0, and lowers your out-of-pocket prescription costs. If you have Extra Help, you don't pay a late enrollment penalty. Even if you don't think you qualify, it pays to find out. You can apply for Extra Help at any time for free. To apply online, visit <https://secure.ssa.gov/i1020/start>. Or, call Social Security at 1-800-772-1213 to apply by phone or get a paper application. TTY users can call 1-800-325-0778.



# Medicare

You have the right to get Medicare information in an accessible format, like large print, braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [Medicare.gov/about-us/accessibility-nondiscrimination-notice](https://www.medicare.gov/about-us/accessibility-nondiscrimination-notice), or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

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