

Medicare Minute Script – February 2019 Medicare Enrollment Periods

Point 1: Know when you can enroll in Medicare Part A and/or Part B.

If you are already receiving retirement benefits from the Social Security Administration or Railroad Retirement Board at the time you become eligible for Medicare, you will be automatically enrolled in Medicare Parts A and B. There are three times you can enroll in Medicare Parts A and B for the first time.

- First, during the **Initial Enrollment Period (IEP)**, which is the three months before, the month of, and the three months after your 65th birthday. The effective date of your Medicare coverage will depend on when you enroll. If you want Medicare Parts A and B to begin the month of your 65th birthday, you should enroll in the first three months of your IEP.
- Second, if you have a **Part B Special Enrollment Period (SEP)**, it lets you delay enrollment in Part B without penalty if you were covered by insurance based on your or your spouse's current work when you first became eligible for Medicare. You can enroll in Medicare without penalty while covered by insurance based on current work. You can also enroll without penalty for up to eight months after you lose your group health coverage or you (or your spouse) stops working, whichever comes first. Medicare coverage generally begins the first of the month after you enroll.
- Third, you can enroll during a **General Enrollment Period (GEP)** if you did not enroll in Medicare when you originally became eligible. The GEP takes place January 1 through March 31 each year, with coverage starting July 1. You may incur a Part B late enrollment penalty and face gaps in coverage if you sign up during the GEP.

Point 2: Learn the times of year when you can make changes to your Medicare coverage.

Beginning in 2019, there is a **Medicare Advantage Open Enrollment Period** from January 1 through March 31 each year. During this time, beneficiaries enrolled in a Medicare Advantage plan will have one opportunity to change their Medicare Advantage plan or go back to Original Medicare with or without a stand-alone Part D prescription drug plan. Changes take effect the first of the following month. Otherwise, you will need to wait until **Medicare's Open Enrollment Period** to change your Medicare coverage. Medicare's Open Enrollment Period lasts from October 15 to December 7 each year. During this time, you can change the way you receive Medicare. If you have Original Medicare, you can switch to a Medicare Advantage Plan or change your stand-alone Part D prescription drug plan. If you have a Medicare Advantage Plan, you can change plans or you can switch to Original Medicare, with or without a stand-alone prescription drug plan. You can make as many changes as you want during Medicare's Open Enrollment Period, and the last change you make will take effect on January 1.

Point 3: Use Special Enrollment Periods (SEPs) to change coverage due to special circumstances.

There are several circumstances in which you might qualify for an SEP to change your health or drug coverage outside of the enrollment periods I just described. People with Extra Help, a program that helps

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

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pay out-of-pocket drug costs, have an SEP to change their Part D plan. It is available once per calendar quarter in the first three quarters of the year (January-March, April-June, and July-September). Changes becoming effective the following month. You may also qualify for an SEP if you move out of your plan’s service area, if your Medicare Advantage Plan terminates a significant amount of its network providers, or if you enroll in certain State Pharmaceutical Assistance Programs (SPAPs).

Take Action:

1. To enroll in Medicare Parts A and B, contact the Social Security Administration by calling 800-772-1213 or visiting your local Social Security office.
2. To enroll in a Medicare Advantage or Part D plan, or to switch health or drug coverage, call 1-800-MEDICARE (1-800-633-4227) or go online to the Medicare Plan Finder at www.medicare.gov.
3. If you have questions, want help comparing plan choices, or think you might qualify for a SEP, contact your local State Health Insurance Program (SHIP).
4. If you suspect you have been a victim of Medicare fraud, abuse, or misleading plan marketing, contact your local Senior Medicare Patrol (SMP).

Local SHIP Contact Information	Local SMP Contact Information
SHIP toll-free: SHIP email: SHIP website: To find a SHIP in another state: Call 877-839-2675 or visit www.shiptacenter.org .	SMP toll-free: SMP email: SMP website: To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org .

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