



SHINE

Medicare Enrollment Periods

Beneficiary Information
1-800-963-5337 | www.floridashine.org



SHIP

State Health Insurance
Assistance Program

Initial Enrollment Period (IEP)

- ✓ Begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

Resource

- *Medicare & You* booklet #10050 page 17, 71, and 80

Open Enrollment Period (OEP) October 15 – December 7

Coverage effective January 1

- ✓ You can review your Medicare health and prescription drug coverage and make changes each year.
- ✓ Anyone with Medicare can make changes to their coverage, which will begin on January 1. The plan must get your request by December 7.

Resource

- *Medicare & You* booklet #10050 page 13, 71-72, and 80

General Enrollment Period (GEP) January 1 – March 31

Coverage effective the following month after signing up

- ✓ For those who missed their Initial Enrollment Period and do not qualify for an SEP
- ✓ You may be required to pay a higher Part A and/or Part B premium for late enrollment.

Resource

- *Medicare & You* booklet #10050 page 18-19, and 71

Medicare Advantage Open Enrollment Period (MA OEP)

January 1 – March 31

Coverage effective the following month after signing up

- ✓ If you're in a Medicare Advantage Plan (with or without drug coverage), you can switch to another Medicare Advantage Plan (with or without drug coverage).
- ✓ You can disenroll from your Medicare Advantage Plan and return to Original Medicare. If you choose to do so, you will be able to join a Medicare Prescription Drug Plan.
- ✓ If you enrolled in a Medicare Advantage Plan during your Initial Enrollment Period, you can change to another Medicare Advantage Plan (with or without drug coverage) or go back to Original Medicare (with or without drug coverage) within the first 3 months you have Medicare.

During this period, you cannot:

- ✓ Switch from Original Medicare to a Medicare Advantage Plan.
- ✓ Join a Medicare Prescription Drug Plan if you have in Original Medicare.
- ✓ Switch from one Medicare Prescription Drug Plan to another if you have in Original Medicare.

You can only make one change during this period, and any changes you make will be effective the first of the month after the plan gets your request.

Resource

- *Medicare & You* booklet #10050 page 72



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Special Enrollment Period (SEP)

Effective date of coverage varies

You may be able to sign up for Medicare during a Special Enrollment Period. These are the circumstances for which you may qualify:

- ✓ You can sign up for Part A if you need to buy it.
- ✓ You can sign up for Part B if you were covered by a group health plan and delayed it when you signed up for Part A at age 65 (Working Aged). The SEP would begin the day after employment ends or the group health coverage ends, whichever comes first. This SEP lasts for 8 months for Part B and about two months for Part D. After these deadlines, you may incur late enrollment penalties.

- ✓ You may be newly qualified for financial assistance through the Medicare Savings Programs (Medicaid), the Extra Help program for prescription drugs or the Supplemental Security Income program also known as SSI.

If you have Medicaid or get Extra Help, you'll also be able to make changes to your coverage one time during each of these periods:

- January – March
- April – June
- July – September

- ✓ An SEP would apply if you moved out of your plan's service area.
- ✓ An SEP would apply if you lost your Medicare coverage due to events not of your control.

Resource

- *Medicare & You* booklet #10050 pages 17-18, 66, and 74

Medigap Open Enrollment Period

The best time to buy a Medigap policy is during your Medigap Open Enrollment Period.

- ✓ This 6-month period begins on the first day of the month in which you're 65 or older and enrolled in Part B.
- ✓ If you delay signing up for Part B because you have group health coverage based on your (or your spouse's) current employment, your Medigap Open Enrollment Period won't start until you get Part B.
- ✓ In addition, individuals covered under Medicare Part B and whose employer-based group health plan is terminating have a 2-month Open Enrollment Period following termination of the group health plan.
- ✓ After the open enrollment period, some companies will issue a policy. However, the company will review the health history to decide if they will underwrite the policy.

Resource

- Florida Office of Insurance Regulation (850) 413-3140
- *Medicare & You* Booklet #10050 page 77

NEED HELP? If you would like assistance with information on this publication, or help with enrollment periods or comparing plans, please call the *Elder Helpline* toll-free at **1-800-963-5337** and ask for a **SHINE counselor**.

The Florida **SHINE** Program provides free and unbiased health insurance counseling to the disabled, elders, and their respective family members or caregivers. For more information on health insurance issues, visit our website at www.floridashine.org.