| Key Enrollment Periods for Older Adults and People with Medicare | | | |
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| Enrollment Period & Dates | Who’s It For | What You Can Do | When Does Coverage Begin |
| Medicare Advantage (MA) Disenrollment Period (MADP)  January 1 – February 14 | People in a private Medicare Advantage (Part C) plan who wish to leave their plan to get Original Medicare (Parts A & B) | * 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. * You cannot switch MA plans, prescription drug plans, or move from Original Medicare to MA during this period. | 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) |
| General Enrollment Period  January 1- March 31 | 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 | * Sign up for Medicare Parts A & B. | July 1 |
| Health Insurance Marketplace Open Enrollment  October 1, 2013 – March 31, 2014 (for 2014 coverage)  November 15 – February 15 (for 2015) | 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. | * Purchase health insurance. * Apply for Medicaid (if qualified). * Apply for subsidies that help with the cost of insurance (for those with incomes up to 400% of poverty). | No earlier than January 1  For 2014, anyone who signs up by 15th of Dec-March will have coverage beginning the next month; those signing up after the 15th will have coverage starting the month after the next |
| Parts C & D Open Enrollment Period  October 15 – December 7 | 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. | * Change from Original Medicare to a private Medicare Advantage plan. * Change from Medicare Advantage to Original Medicare. * Join, drop, or switch Part D drug plans. * Switch MA plans. | January 1 |
| Initial Enrollment Period (IEP)  Ongoing (7-month window around 65th birthday, or for those under 65 and found disabled, generally month *after* a 24 month “waiting period”) | People newly eligible for Medicare, both those turning 65 and those under 65 who are found disabled and have met their Medicare “waiting period” | * Join Medicare Parts A and/or B, and also enroll in Part D | No earlier than month of Medicare eligibility; see  *Medicare & You* handbook for more information |
| Initial Coverage Election Period (ICEP)  Ongoing (begins 3 months before month of Medicare eligibility & ends either the last day of the month before enrolled in both Parts A & B or the last day of IEP for Part B―whichever is later). | People newly eligible for Medicare | * Can enroll in a MA plan, with or without drug coverage | First day of the following month, as long as enrolled in both Parts A and B |
| Special Enrollment Period (SEP)  Ongoing (SEPs exist for people to enroll in Part B, and to enroll in/switch MA and Part D plans) | There are a number of SEPs and they can apply to people such as those who:   * Lose active employee/spousal coverage (& didn’t sign up for Original Medicare when first eligible). * Move out of a plan’s coverage area (for MA and Part D plans). * Enter or leave an institution (nursing home, jail). * Qualify for the Part D Low-Income Subsidy (Extra Help). | * Join Part B. * Change/enroll in a Part D plan. * Change/enroll in a MA plan.   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 *Understanding Medicare Enrollment Periods* at: <http://www.medicare.gov/Pubs/pdf/11219.pdf> | Varies; check publication at left for more details |
| Medigap Open Enrollment Period (OEP)  Ongoing (6-month window after a person enrolls in Part B) | People turning 65, newly eligible for Medicare, and enrolled in Parts A and B. | * Can purchase a Medigap policy, without medical underwriting | First day of the following month |