

Initial Enrollment Period. When you first become eligible for Medicare, you can join a plan. 3 months before you turn 65, month of your 65 birth day and 3 months after you turn 65 (Normal)

Annual Enrollment Period. From October 15 – December 7 each year, you can join, switch, or drop a plan. Your coverage will begin on January 1 (as long as the plan gets your request by December 7).

Open Enrollment Period. From January 1 - March 31st each ear, you can switch one time and coverage with new plan will commence the 1st of the month following the signature date.

Lock-In Enrollment Period. From April 1 - October 14 each year, you must have Chronic condition, be DUAL or turning 65 to enroll.

Additional Enrollment/ SEP's outside of the standard enrollment periods.

- I'm newly eligible for Medicare because I have a disability (under 65).
- I'm already eligible for Medicare because of a disability, and I turned 65.
- You moved and the plan you have in place is not available in the new address
- You moved back to the United States after living out of the country
- · You moved into or out of an institution like a long-term care nursing facility
- You moved and are still in the plan's service area, but there are new plan options
- Develop a chronic condition
- Enrolled / disenrolled from Medical
- Left/ lost Company Group Coverage
- You were recently released from incarceration
- You obtained lawful presence status in the United States You lose coverage:
- Your plan no longer offers coverage
- You dropped coverage in Program of All-inclusive Care for the Elderly (PACE)
- Your plan changes its contract with Medicare: Medicare takes official action (called a sanction) Medicare ended your plan's contract