

MEDICARE Enrollment Periods



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Enrollment Period	When	What You Can Do	Who Needs This
Initial Enrollment Period (IEP)	3 months before to 3 months after your 65th birthday	Enroll in Medicare Parts A & B	Those turning 65 or first becoming eligible for Medicare
Annual Enrollment Period (AEP)	October 15 – December 7	Switch MA plans, return to Original Medicare, or join/change a Part D plan	Anyone enrolled in Medicare who wants to make coverage changes
Medicare Advantage Open Enrollment	January 1 – March 31	Switch Medicare Advantage plans or return to Original Medicare	Those already enrolled in a Medicare Advantage plan
General Open Enrollment	January 1 – March 31	Enroll in Medicare Part A and/or B if you missed your IEP	Those who missed their Initial Enrollment Period
Special Enrollment Period (SEP)	Varies by situation	Make changes outside of standard periods due to specific events	Those with qualifying events like loss of coverage, moving, or provider changes