

# When does Medicare coverage start?

Medicare coverage starts based on when you sign up and which sign-up period you're in

## Your first chance to sign up (Initial Enrollment Period)

**Generally, when you turn 65.** This is called your Initial Enrollment Period. It lasts for 7 months, starting 3 months before you turn 65, and ending 3 months after the month you turn 65.

My birthday is on the first of the month. Your 7-month period starts earlier. It starts 4 months before you turn 65 and ends 2 months after the month you turn 65. Generally, your Medicare coverage starts the first day of the month before you turn 65.

### Example

Your birthday is June 1st. When you turn 65, your Initial Enrollment Period is February-August. If you sign up in February, March, or April, your coverage starts May 1st.

### When your coverage starts

The date your coverage starts depends on which month you sign up during your Initial Enrollment Period. **Coverage always starts on the first of the month.**

**If you sign up:** Before the month you turn 65; **Coverage starts:** The month you turn 65.

**If you sign up:** The month you turn 65, or during the 3 months after; **Coverage starts:** The next month.

**If you qualify for Premium-free Part A:** Your Part A coverage starts the month you turn 65. (If your birthday is on the first of the month, coverage starts the month before you turn 65.)

**Signing up for Premium-free Part A later:** You can sign up for Part A any time after you turn 65. Your Part A coverage starts 6 months back from when you sign up or when you apply for benefits from Social Security (or the Railroad Retirement Board). Coverage can't start earlier than the month you turned 65.

After your Initial Enrollment Period ends, you can only sign up for Part B and Premium-Part A during one of the other enrollment periods.

### **Between January 1-March 31 each year (General Enrollment Period)**

You can sign up between January 1-March 31 each year. This is called the General Enrollment Period. Your coverage starts the month after you sign up. You might pay a monthly late enrollment penalty, if you don't qualify for a Special Enrollment Period.

### **Special Situations (Special Enrollment Period)**

After your first chance to sign up (Initial Enrollment Period), there are certain situations when you can sign up for Part B (and Premium-Part A) without paying a late enrollment penalty. A Special Enrollment Period is only available for a limited time. If you don't sign up during your Special Enrollment Period, you'll have to wait for the next General Enrollment Period, and you might have to pay a monthly late enrollment penalty.

## Special Enrollment Periods for Part A & Part B

### If you Lost Medicaid coverage on or after 1/1/2023:

**Starts:** The day you're notified that your Medicaid coverage is ending.

**Ends:** 6 months after your Medicaid coverage ends. **Coverage begins:** The month after you sign up, or the date your Medicaid coverage ends, whichever you choose.

### If you Missed a chance to sign up because you were impacted by a natural disaster or an emergency that's declared or starts on or after 1/1/2023 (or if your authorized representative, legal guardian, or caregiver was impacted by a disaster or emergency):

**Starts:** The day the Federal, state or local government declares the emergency or disaster, or the date in that declaration (whichever is earlier).

**Ends:** 6 months after whichever of these happens later:

- The end date in the original declaration.
- The last day of any extensions to the declaration.
- The date the government revokes or announces the end of the declaration.

**Coverage begins:** The month after you sign up.

### If you Missed a chance to sign up because you got inaccurate or misleading information from your health plan or employer on or after 1/1/2023:

**Starts:** The day you notify the Social Security Administration that your health plan or employer misrepresented or gave you incorrect information.

**Ends:** 6 months later. **Coverage begins:** The month after you sign up.

If you Were released from incarceration on or after 1/1/2023 (and missed a chance to sign up while you were incarcerated):

**Starts:** The day you're released from custody.

**Ends:** The last day of the 12th month after the month you're released.

**Coverage begins:** The month after you sign up, or you can select retroactive coverage back to your release date (but not a date before your release date). You can only request retroactive coverage up to 6 months in the past.

If you Missed a chance to sign up because you experienced other exceptional conditions:

**Note:** You must contact Social Security to ask for this Special Enrollment Period

**Starts:** Once you contact Social Security.

**Ends:** At least 6 months later. **Coverage begins:** The month after your sign up.

If you have or had health insurance through your job, your spouse's job (or a family member's job if you're disabled\*)

\* If you have a disability, and your coverage is based on your (non-spouse) family member's current employment, their employer must be in a large group health plan for you to be eligible.

**Starts:** The first month after your Initial Enrollment Period ends.

**Ends:** 8 months after the group health plan coverage or the employment ends, whichever happens first.

**Coverage begins:** Generally the month after you sign up. In some situations you can choose to have your coverage start on the first day of any of the 3 following months.

**COBRA isn't considered group health plan coverage.**

**Getting COBRA doesn't change when this Special Enrollment Period ends.**

**If you Volunteer and serve in a foreign country:**

**Starts:** The first day of the month any of these happen:

- You're no longer a volunteer outside the United States.
- The organization you're volunteering with no longer has tax-exempt status.
- You no longer have health insurance that provides coverage outside of the United States.

**Ends:** 6 months later. **Coverage begins:** The month after you sign up.

**If you Have TRICARE:**

**Starts:** When Social Security notifies you.

**Ends:** 12 months later.

**Coverage begins:** The month after you sign up, or, you may decide for coverage to begin after the end of your Initial Enrollment Period.

**Situations that don't qualify for a Special Enrollment Period:**

- Your COBRA coverage or retiree coverage ends.
- You missed your 8-month window to sign up when you stopped working or lost job-based coverage.
- You have or lose your Marketplace coverage.
- You have End-Stage Renal Disease (ESRD).



