



Medicare Key Enrollment Dates

| Enrollment Period | When it Occurs |
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| Initial Enrollment Period | It begins 3 months before your 65 th birthday and runs 3 months after that month (miss the IEP penalties may apply). |
| Special Enrollment Period | It begins any time after age 65 while covered by an employer plan, and it ends 8 months after the month in which work stops or employer plan coverage ends. |
| General Enrollment Period | Jan, 1 – Mar 31 – Coverage doesn't go into effect until July 1 |
| Fall Open Enrollment Annual Coordinated Election Period (ACEP) | Oct 15 –Dec 7, 2011 and same for subsequent years. Those who want to switch from Original Medicare to Part C or vice-versa, switch from one Part C plan to another, or join, switch or drop Part D plans. New coverage begins January 1. |
| Medicare Advantage Disenrollment Period (MADP) | Occurs every year between Jan 1 – Feb 14 for those who want to switch from Part C to Original Medicare (enroll Part D) |
| Medigap Enrollment Period | It begins the first day of the month you are age 65 or older and are enrolled in Part B, and it runs for 6 months. Must be enrolled in Original Medicare and cannot be enrolled in Part C. |

IEP – Initial Enrollment Period

ACEP – Annual Coordinated Election Period

MADP – Medicare Advantage Disenrollment Period