

Enrollment/election periods/deadlines (under period **names**)

Plan	ICEP/IEP	AEP/GEP	SEP/GI	OEP	Late penalty
Medicare Part A	The 7 months which begin 3 months before age 65; auto-enrolled if already receiving SS payment.	Anytime for free premium; otherwise, Jan., Feb., March each year, effective July 1.	None	See Annual/General.	None, unless premium is not free: then add 10 percent of premium to premium – penalty lasts for twice the number of years enrollment was delayed.
Medicare Part B	The 7 months which begin 3 months before age 65; or auto-enrolled after 24 months of SS disability payments.	Jan., Feb., March each year; effective July 1.	1 to 8 months after no longer covered by employer's or currently-working-spouse's insurance.	See Annual/General.	Premium increases 10 percent each 12 months delayed. Lasts forever.
Medigap	Open Enrollment Period during first 6 months after first enrolled in Part B.	Anytime, at plan's discretion; may underwrite, leading to higher charges, or refusal to insure due to health conditions.	63 day GI period for plans A, B, C, and F from date previous plan ends if you lose coverage through no fault of your own.	During first 6 months after first enrolled in Part B. Also, see Annual.	May cost more. If beyond OEP and GI periods, may refuse to insure due to health conditions.
Medicare Advantage	The 7 months which begin 3 months before age 65, or at the time of qualifying for Medicare due to disability.	Nov. 15-Dec. 31 each year, effective Jan. 1. Any change may be made.	Generally, 60 days after moving out of a plan's service area, or after leaving a discontinued plan, or after involuntarily no longer covered by employer's or currently-working-spouse's creditable insurance. Continuous if you have Medicaid or Low Income Subsidy.	During Jan. 1-March 31 , but only from like-to-like coverages.	None. Plans may be closed if full.
Medicare Part D	The 7 months which begin 3 months before age 65, or at the time of qualifying for Medicare due to disability.	Nov. 15-Dec. 31.	60 days after involuntarily no longer covered by employer's or currently-working-spouse's creditable insurance. Continuous if you have Medicaid or Low Income Subsidy.	See Annual/General.	Penalty for each month enrollment was delayed is 1% of current average national monthly premium. (For example, if delayed 7 months, penalty is 7% of current average national monthly premium per month.)

AEP: Annual Election Period **EGHP:** Employer Group Health Plan **GI:** Guaranteed Issue **IEP:** Initial Enrollment Period

SEP: Special Election Period **GEP:** General Enrollment Period **ICEP:** Initial Coverage Election Period **OEP:** Open Enrollment Period