

# Enrollment/election periods/deadlines

Plan	ICEP/IEP	AEP/GEP	SEP/GI	OEP	Late penalty
<b>Medicare Part A</b> <i>Page 6</i>	The <b>7 months</b> which begin 3 months before age 65; auto-enrolled if already receiving SS payment.	Anytime for free premium; otherwise, <b>Jan., Feb., March</b> 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.
<b>Medicare Part B</b> <i>Page 7</i>	The <b>7 months</b> which begin 3 months before age 65; or auto-enrolled after 24 months of SS disability payments.	<b>Jan., Feb., March</b> each year; effective July 1.	Up to <b>8 months</b> after active work (self or spouse) or its EGHP ends, whichever happens first.	See Annual/General.	Premium increases 10 percent each 12 months delayed. Lasts forever.
<b>Medigap</b> <i>Page 22</i>	Open Enrollment Period during first <b>6 months</b> after first enrolled in Part B.	Anytime, at plan's discretion; may underwrite, leading to higher premiums or denial to insure due to health conditions.	<b>63 day GI period</b> for plans A, B, C, F, K, and L from date previous plan ends if you lose coverage through no fault of your own. See <i>GI chart on page 25</i> .	During first <b>6 months</b> 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.
<b>Medicare Advantage</b> <i>Page 46</i>	The <b>7 months</b> which begin 3 months before age 65, or before the date of qualifying for Medicare due to disability.	<b>Nov. 15-Dec. 31</b> each year, effective Jan. 1. Any change may be made.	Generally, <b>60 days</b> 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. <b>Continuous</b> if you have Medicaid or Low Income Subsidy.	During <b>Jan. 1-March 31</b> , but only from like-to-like coverages, see <i>page 52</i> .	None. Plans may be closed if full.
<b>Medicare Part D</b> <i>Page 12</i>	The <b>7 months</b> which begin 3 months before age 65, or before the date of qualifying for Medicare due to disability.	<b>Nov. 15-Dec. 31.</b>	<b>60 days</b> after involuntarily no longer covered by employer's or currently-working-spouse's creditable insurance. <b>Continuous</b> 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