

Enrollment/Election Periods/Deadlines (under period *times*)

Plan	The 7 months which begin 3 months before age 65		
	Nov. 15-Dec. 31	Jan. 1-March 31	
Medicare Part A	If not auto-enrolled, Initial Enrollment Period (IEP); auto-enrolled if already receiving SS payments.		General Enrollment Period (GEP)
Medicare Part B	If not auto-enrolled, Initial Enrollment Period (IEP); auto-enrolled after 24 months of SS disability payments.		General Enrollment Period (GEP)
Medigap			
Medicare Advantage (Medicare Part C)	Open Enrollment Period* (OEP) for people new to Medicare eligibility. (*OEP = period when MAs must accept all eligible applicants.)	Annual Coordinated Election Period (or Annual Election Period - AEP); enrollees accepted on first-come, first-served basis; also when enrollees may make changes of every type; plans must accept new members.	Open Enrollment Period* (OEP) *period when MAs must accept all eligible applicants; also when enrollees may make one change to another plan, but may not change their drug option.
Medicare Part D	Initial Coverage Election Period, or Initial Enrollment Period (IEP).	Annual Coordinated Election Period (or Annual Election Period - AEP) or General Enrollment Period (GEP).	

Part B enrollment date + 6 months	Special Enrollment Period/Special Election Period (both "SEP")	After 24 months of SS disability benefits	Oct. 1-Dec. 31	Anytime
	None	Auto-enrolled		For free premium, if quality.
	8 month period starting with month the worker or working spouse is no longer working; 8 month period starting with month the worker or working spouse is no longer covered by an EGHP; whichever occurs first.	Auto-enrolled		
Open Enrollment Period (OEP)	63 days Guaranteed Issue (GI) period for plans A, B, C and F <i>from date of end of coverage through no personal fault, and</i> within first year of trying an MA plan when you first enrolled in Medicare.			At plan's discretion, may underwrite, leading to higher premium, or refusal to insure due to health conditions.
	Enrollee relocates outside MA's service area, MA plan breaks its contract or does not renew contract with CMS or vice versa.		If plan announces it is leaving Medicare.	Anytime a plan is allowing new members to join.
	60 days starting with day the worker or working spouse is involuntarily no longer covered by a creditable EGHP.			

AEP: Annual Election Period **GI:** Guaranteed Issue **IEP:** Initial Enrollment Period **SEP:** Special Election Period
GEP: General Enrollment Period **ICEP:** Initial Coverage Election Period **OEP:** Open Enrollment Period