

When to Enroll in Medicare

Enrollment periods, calendar dates, eligibility, and coverage start dates

Prepared October 19, 2026 | Annual calendar includes 2026-2027 examples

Start with the coverage you need

- **Part A and Part B:** Original Medicare hospital and medical coverage. Apply through Social Security, or the Railroad Retirement Board if applicable.
- **Part C - Medicare Advantage:** Requires both Part A and Part B, residence in the plan's service area, and a valid enrollment period.
- **Part D - Prescription drugs:** Requires Part A or Part B, residence in the plan's service area, and a valid enrollment period.
- **Medigap - Medicare Supplement:** Has separate purchase and underwriting rules. It works with Original Medicare, not Medicare Advantage. [1, 3, 11]

The annual calendar at a glance

Dates	Enrollment period	Who can use it / purpose
January 1-March 31	General Enrollment Period (GEP)	People who missed Part B or premium Part A enrollment and do not qualify for an SEP.
January 1-March 31	Medicare Advantage Open Enrollment (MA OEP)	People already enrolled in Medicare Advantage; one permitted change.
October 15-December 7	Annual Enrollment / Election Period (AEP)	Eligible Medicare beneficiaries can join, change, or drop health and drug plans.
December 8-November 30 of next year	5-star Special Enrollment Period	Eligible people with an available 5-star plan; one use during this window.
Based on your birthday or Medicare start date	Initial enrollment; new-to-Medicare plan choices	First eligibility; no single nationwide start date.
Based on your Part B start date at 65 or older	Six-month Medigap Open Enrollment	Buy a supplement without health-based underwriting during this protected window.
Based on a qualifying event	Special Enrollment Periods (SEPs)	Employment or coverage changes and other qualifying circumstances.

Sources [2-5, 8, 11]. A calendar window does not replace the underlying eligibility requirements. Different enrollment periods may overlap.

Dates to put on your calendar now

- **October 15-December 7, 2026:** Fall plan elections generally take effect **January 1, 2027**.
- **January 1-March 31, 2027:** The GEP and MA OEP share dates but serve different people.
- **October 15-December 7, 2027:** Fall plan elections generally take effect **January 1, 2028**. [3, 4]

First Enrollment at Age 65

Your Initial Enrollment Period - IEP

Who qualifies and when to act

- For most people first eligible at 65, the IEP lasts **seven months**: three months before the birthday month, the birthday month, and three months after.
- **Apply before the birthday month** if you want Part B to start at the beginning of that month.
- If you apply in the birthday month or one of the following three months, Part B generally starts the first day of the next month.
- **First-of-the-month birthday**: Your age-based eligibility month is generally the preceding month; the enrollment window shifts earlier. [2]

Example - Birthday July 15, 2027

- **Enrollment window**: April 1-October 31, 2027.
- **Apply April, May, or June**: Part B can start July 1.
- **Apply July**: Part B starts August 1. Apply August: September 1. Apply September: October 1. Apply October: November 1.
- Premium-free Part A normally starts with your eligibility month. Confirm the actual dates on your Medicare record.

Example - Birthday July 1, 2027

- **Eligibility month**: June 2027. **IEP**: March 1-September 30, 2027.
- Applying March-May allows Part B to start June 1. Applying in June generally makes Part B start July 1.
- These examples assume ordinary age-based eligibility and no other special circumstances. [2]

Will enrollment happen automatically?

- If you receive Social Security or Railroad Retirement benefits at least four months before 65, Parts A and B are generally automatic. Check your welcome package and effective dates.
- If you are not automatically enrolled, apply for Medicare separately. You do not have to start Social Security retirement payments to sign up for Medicare.
- People living in Puerto Rico or outside the U.S. generally must actively enroll in Part B even when Part A is automatic.
- Automatic Part A/B enrollment does not automatically select a Medigap policy or your preferred Medicare Advantage or Part D plan. [1]

Working Past 65 or Retiring

Part B employment-based SEP and the General Enrollment Period

Employment-based Special Enrollment Period

- **Who:** People who delayed enrollment while covered by qualifying group insurance based on their own or a spouse's current employment. Different family-member rules can apply to disability-based Medicare.
- **When:** Generally while that coverage and employment continue, or during the **eight months** after employment or the group coverage ends, whichever happens first.
- **Coverage:** Generally the first of the month after enrollment. When applying while still working or in the first full month after coverage ends, certain delayed start-date choices are available.
- **Example:** Employment and coverage end June 30, 2027. The eight-month window generally runs July 1, 2027-February 29, 2028. Apply before the employer coverage ends to arrange a July 1 start and avoid a gap.
- **COBRA and retiree coverage do not restart or extend this Part B clock.** VA health care alone also does not give the usual current-employment Part B protection. [2, 6, 7]

Check before delaying Part B

- At age 65, an employer with fewer than 20 employees may have coverage that pays after Medicare. Employer size and coordination rules matter.
- Ask the employer benefits administrator whether Medicare must pay first, whether the coverage is based on current employment, and whether drug coverage is creditable.
- For federal retirees and veterans, coordinate FEHB, TRICARE, CHAMPVA, or VA coverage before delaying. Those programs do not all have the same Part B requirements. [6]

General Enrollment Period - January 1-March 31

- **Who:** People who missed enrollment in Part B or premium Part A and do not qualify for an SEP.
- **When:** January 1-March 31 every year. **Starts:** First day of the month after enrollment.
- **2027 examples:** Enroll January: February 1 start. Enroll February: March 1 start. Enroll March: April 1 start.
- Late enrollment penalties may apply. The GEP enrolls you in Medicare itself; it is not the same as the MA OEP. [2, 7]

Premium-free Part A and HSA timing

- Eligible people can usually enroll in premium-free Part A after their IEP without waiting for the GEP. Retroactive coverage can reach back six months, but not before eligibility.
- Medicare enrollment ends eligibility to contribute to an HSA for covered months. If enrolling more than six months after 65, generally stop employee and employer HSA contributions six months before applying. For earlier enrollment, use your actual Medicare start date. [2, 12]

Choosing or Changing a Plan

Medicare Advantage and Part D enrollment periods

Initial plan enrollment and adding Part B later

- **Newly eligible:** Initial health and drug plan enrollment generally follows the seven-month first-eligibility window. MA needs A and B; stand-alone Part D needs either one.
- Enroll before Medicare starts to coordinate the plan's start with Medicare. Requests after Medicare starts generally take effect the following month.
- **Already have A and adding B:** Medicare.gov describes an initial MA opportunity beginning three months before first having both and extending two months after first having both. This does not automatically create a new Part D window if you were already eligible for Part D.
- Ask the plan to confirm the election period and effective date when Part A and B start at different times or entitlement is retroactive. [3, 8]

Annual Enrollment Period - October 15-December 7

- **Who:** Eligible Medicare beneficiaries making health or drug plan choices.
- **Choices:** Join or switch MA plans; return from MA to Original Medicare; join, switch, or drop a stand-alone Part D plan as allowed.
- **Starts:** January 1 of the following year. The plan must receive the request by December 7.
- This period does not enroll you in Part B and does not guarantee Medigap acceptance.
- You do not need to change a renewing plan merely because AEP occurs. Review its next-year costs, providers, and medications. [3, 4]

MA Open Enrollment - January 1-March 31

- **Who:** People already enrolled in MA. **Choices:** Make one switch to another MA plan, or return to Original Medicare and join a stand-alone Part D plan.
- **Starts:** Generally the first of the month after the plan receives the request.
- It does not let someone in Original Medicare join MA, or freely switch stand-alone Part D plans while staying in Original Medicare.
- **New-to-Medicare version:** Someone who joins MA during initial enrollment also has a change opportunity during the first three months of having both A and B; it is not limited to January-March. [3, 8]

5-star plan opportunity

- **Dates:** December 8-November 30 of the next year; use once in the window if an eligible 5-star plan is available.
- **2027 plan-year example:** December 8, 2026-November 30, 2027. Confirm the rating and drug coverage before switching. A stand-alone drug plan election can end existing MA coverage. [5]

Special Enrollment for Plans

Life events can permit Medicare Advantage or Part D changes

An SEP is event-based. Keep dated notices. Effective dates and permitted choices depend on the event; ask the plan or Medicare to verify your specific window. These are separate from the Part B SEP.

Common coverage and residence changes

- **Move affecting plan options:** Generally through two full months after the move month; notifying the plan ahead can open the window one month before the move.
- **Return to the U.S.:** Two full months after the return month.
- **Leave employer or union coverage, including COBRA:** Two full months after the coverage-ending month to join a health or drug plan.
- **Involuntary loss of creditable drug coverage:** Generally two full months after the loss month or notice month, whichever is later.
- **Example:** Employer coverage ends June 30, 2027. A plan SEP generally runs through August 31 - much shorter than the Part B eight-month window. Arrange July 1 drug coverage rather than waiting until the deadline. [5]

Medicaid, Extra Help, and special needs

- **Medicaid or Extra Help:** A monthly SEP can allow a stand-alone Part D change or a return from MA with drugs to Original Medicare by joining stand-alone Part D. It is not unrestricted monthly switching among all MA plans.
- **Full Medicaid and integrated care:** Qualifying people may use a monthly opportunity for an eligible integrated D-SNP. Medicaid-plan alignment and local availability must be verified.
- **Lose Medicaid or Extra Help:** A plan-change SEP generally lasts three full months from loss or notification, whichever is later. This differs from the six-month Part B Medicaid-loss SEP.
- **Special Needs Plans:** D-SNPs require qualifying Medicaid status; C-SNPs require a covered chronic condition; I-SNPs require qualifying institutional status or equivalent needs. A diagnosis alone does not create unrestricted plan switching. Verify the applicable SEP.
- For 2027, certain D-SNPs restrict enrollment to members of an affiliated Medicaid managed care plan. Not all D-SNPs qualify for the integrated-care monthly SEP. [5, 9, 15]

Institutions and other plan circumstances

- **Qualifying institution:** Enrollment/change opportunities apply while residing there and generally through two full months after moving out.
- **Plan nonrenewal:** A special opportunity runs December 8 through the last day of February. A December 31, 2026 nonrenewal generally gives a December 8, 2026-February 28, 2027 window.
- **Other situations:** Plan termination or sanctions, release from incarceration, PACE or Cost Plan changes, SPAP eligibility, enrollment errors, misleading information, and a missed election due to disaster can trigger distinct rules. Contact Medicare promptly; there is no single deadline for all of them. [5, 8, 15]

Special Enrollment for Parts A & B

Exceptional situations have different deadlines from plan SEPs

Loss of Medicaid

- **Who:** Eligible people who missed Medicare enrollment and lost Medicaid on or after January 1, 2023.
- **Window:** Starts with notice of termination and ends six months after Medicaid ends.
- **Start date:** Generally next month, or an available retroactive date tied to the Medicaid loss. Retroactive premiums must be paid. Apply through Social Security using CMS-10797. [10]

Disaster, misinformation, and release from custody

- **Declared emergency or disaster:** People prevented from timely enrollment by a qualifying declared event may have a window beginning with the declaration/start and ending six months after the relevant later end/declaration date, including extensions.
- **Employer or health-plan misinformation:** If qualifying incorrect information caused a missed enrollment, the window starts when Social Security is notified and lasts six months. Documentation or an attestation may be needed.
- **Release from incarceration:** A qualifying person may enroll during the 12 months after release. Retroactive coverage options can apply, with premiums due.
- **Other exceptional conditions:** Social Security evaluates the circumstances; an approved window lasts at least six months after contact. Ordinary forgetfulness does not automatically establish eligibility.
- Coverage usually begins the month after enrollment unless an authorized retroactive option applies. Use CMS-10797 and obtain the exact dates from Social Security. [7, 10]

Other Part A/B eligibility situations

- **International volunteers:** Certain people with at least 12 months of qualifying overseas volunteer service and health coverage have a six-month SEP tied to the end of service, coverage, or the organization's qualifying status.
- **Certain under-65 TRICARE beneficiaries:** Narrow notification-based Part B protections exist; request an individual review rather than applying the usual retirement deadline. [7]

Medicare before age 65

- **Disability:** Medicare generally begins after 24 months of Social Security disability entitlement; review the notice for your actual date.
- **ALS:** Medicare generally starts the month disability benefits begin, without the usual 24-month Medicare wait.
- **End-stage renal disease:** Apply through Social Security. Dialysis-based coverage generally starts the fourth month of dialysis, with earlier-start exceptions for qualifying home dialysis training or transplant care.
- Your initial plan-choice dates follow your Medicare eligibility. Do not use a 65th birthday calculation for an under-65 start. [1, 13]

Medigap Timing & Penalties

Supplement purchase rights and deadlines to avoid costly gaps

Medigap Open Enrollment - Six months

- **Who:** People age 65 or older enrolled in Part B.
- **Starts:** First day of the first month you meet both conditions. Runs six months.
- **Example:** Age 65 or older with Part B effective July 1, 2027: protected window is July 1-December 31, 2027.
- Insurers generally cannot deny a policy they sell or charge more based on health during this window. Ask about any permitted pre-existing-condition waiting period.
- This is generally a one-time federal window, not an annual fall event. Starting B while still working can start it even if you keep employer coverage. [11]

Guaranteed issue rights and trial rights

- Certain coverage losses or qualifying MA trial situations provide separate Medigap protections. Many federal application windows begin 60 days before coverage ends and last 63 days afterward; the event controls which policies are protected.
- An MA trial right may apply for up to 12 months when first joining MA at 65, or first trying MA after dropping a Medigap policy. Confirm the conditions before relying on it.
- Outside a protected window, medical underwriting may apply. Permission to leave MA does not itself guarantee a Medigap policy.
- State laws may provide additional switching rights or under-65 access. Verify your state's rules before canceling existing coverage. [11, 14]

Late enrollment penalties

- **Part B:** Generally 10% of the standard premium for each full 12-month period of unprotected delay, usually for as long as you have B.
- **Premium Part A:** A late penalty may increase the premium by 10%, generally for twice the number of years enrollment was delayed. Premium-free A has no late premium penalty.
- **Part D:** After the initial drug enrollment period, 63 consecutive days without Part D or creditable drug coverage can trigger a penalty. It is generally 1% of the national base beneficiary premium per full uncovered month, not 1% of your own plan premium.
- Extra Help and certain other protections can remove or prevent penalties. Keep creditable-coverage notices. The 63-day drug rule is **not** a promise of a 63-day enrollment window. [16, 17]

Before you submit an application

- Confirm the last day of existing coverage and the first day of new coverage in writing.
- Check your enrollment period, doctors, prescriptions, and any Medigap approval needed.
- Save the application confirmation, effective-date notice, employer coverage evidence, and dated loss-of-coverage letters.

Get Your Dates Reviewed

PrimeTime Health & Wealth

Request a personalized enrollment timeline

- Bring your date of birth, Medicare card if available, Part A and B start dates, employment and coverage end dates, and any Medicaid or Extra Help notices.
- We can help identify the applicable timing rules and coordinate health, drug, and supplement applications.
- **Bob Crane, CFP** | PrimeTimeHealthAndWealth.org
- "Multilayered expertise to solve your Medicare and retirement needs."



Official enrollment: [SSA.gov/medicare](https://ssa.gov/medicare) or 1-800-772-1213. Plan and coverage help: [Medicare.gov](https://medicare.gov) or 1-800-MEDICARE (1-800-633-4227).

Sources and further details

- [1] [Medicare: How to sign up](#)
- [2] [Medicare: When coverage starts](#)
- [3] [Medicare: Joining a plan](#)
- [4] [Medicare: Fall Open Enrollment](#)
- [5] [Medicare: Special plan enrollment periods](#)
- [6] [Medicare: When to sign up and other coverage](#)
- [7] [CMS: Original Medicare eligibility and enrollment](#)
- [8] [Medicare: Health and drug enrollment periods booklet](#)
- [9] [CMS: Integrated D-SNP eligibility](#)
- [10] [CMS: Exceptional conditions application CMS-10797](#)
- [11] [Medicare: When to buy Medigap](#)
- [12] [SSA: Enrollment and HSA timing](#)
- [13] [Medicare: ESRD eligibility and coverage](#)
- [14] [CMS / NAIC: Choosing a Medigap Policy](#)
- [15] [CMS: 2027 MA and Part D enrollment guidance](#)
- [16] [Medicare: Avoid late enrollment penalties](#)
- [17] [CMS: Creditable drug coverage and penalties](#)

Reviewed October 19, 2026. Dates and examples reflect guidance available on that date, including applicable 2027 plan guidance. This guide covers the main enrollment periods and important special categories; individual exceptions and program-specific rules require confirmation with Social Security, Medicare, or the insurer.

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