

Understanding Medicare enrollment periods

Information about the times during the year that you may be able to enroll in Medicare, including:

- Initial Enrollment Period
- Open and General Enrollment Periods
- Special Enrollment Periods



The Medicare Initial Enrollment Period

When you first become eligible for Medicare, you may be enrolled automatically if you are receiving Social Security benefits. If not, you must sign up during your **Initial Enrollment Period**—a 7-month time frame. This occurs¹:

Beginning 3 months before the month you turn 65

Continuing through the month you turn 65

Ending 3 months after the month you turn 65

In many cases, if you don't sign up for Part A and Part B during the Initial Enrollment Period, your enrollment may be delayed and you may have to pay a late enrollment penalty.¹

You have 2 options for enrolling in Medicare¹:



Original Medicare

(commonly called fee-for-service Medicare)

This type of Medicare coverage can be combined with **supplemental insurance** from a Medicare company (often called Medigap) or from a former employer or union



Medicare Advantage

(also known as Part C)

Medicare Advantage is commonly considered to be an “all-in-one” option, which includes Medicare Part A, Part B, and usually Part D

The out-of-pocket costs you pay when you are enrolled in a Medicare Advantage plan may vary. It is important to review different Medicare Advantage plans so you find the one that is right for you.

For more information about enrollment:

- Ask your healthcare provider for additional resources
- Visit [Medicare.gov](https://www.Medicare.gov)
- Contact **1-800-MEDICARE (1-800-633-4227)**



The Medicare Initial Enrollment Period (cont'd)

Other enrollment periods

There are also specific times of the year when you can join, switch, or drop a Medicare Advantage plan (with or without drug coverage) or a Medicare Part D prescription drug plan.¹

You can join, switch, or drop plans during the **Open Enrollment Period** of October 15 to December 7. Your coverage will begin on January 1 (if the plan receives your request by December 7).

If you haven't signed up for Part A and/or Part B during your Initial Enrollment Period and you don't qualify to enroll during a Special Enrollment Period, you can sign up during the **General Enrollment Period** of January 1 to March 31. If you sign up during this time, your coverage will begin July 1 (you may have to pay a higher premium for late enrollment).

Enrolling in Medicare during Special Enrollment Periods

Under certain circumstances, Medicare may allow you to enroll at other times during the year. These times are called **Special Enrollment Periods**. Find out more about the types of situations that may allow you to change plans during other times of the year without a penalty on the following pages of this brochure.



Medicare Special Enrollment Periods

In most cases, you must remain in the Medicare plan you enrolled in for the calendar year, which starts on the date that your coverage began. However, during certain life events, you may have an option to make changes to your Medicare coverage during a Special Enrollment Period.

Some examples of **special circumstances** and when you can make changes to your plan include¹⁻⁶:

▶ You want to sign up for Part B coverage because you no longer have employer coverage

If you had group health insurance through an employer when you were first eligible for Medicare, you can enroll in Part B (or Part A if you have to buy it because you or your spouse did not pay enough Medicare taxes during the time you worked to qualify for premium-free Part A).

During this special enrollment, you can sign up:

- Any time you are still covered by a group health plan
- During the 8-month period that begins the month after your employment ends or coverage ends, whichever happens first

▶ You have a severe or disabling condition and need to sign up for a Special Needs Plan (SNP)

SNPs, available in some states, are for people with chronic conditions. You may be eligible for an SNP if you:

- Have a specific, severe, or disabling chronic condition (such as diabetes, end-stage renal disease [ESRD], HIV/AIDS, heart failure, or dementia)
- Live in a certain type of institution (like a nursing home) or you require nursing care at home
- You qualify for both Medicare and Medicaid

During this special enrollment, you can sign up:

Anytime. Once you are enrolled, you cannot make additional changes during the specific enrollment period in which you joined.



Medicare Special Enrollment Periods (cont'd)

► You want to enroll in a Program of All-inclusive Care for the Elderly (PACE) plan

PACE plans provide medical and social services to medically frail and elderly individuals, most of whom qualify as dual eligible. Rather than placing patients in long-term care facilities, PACE helps patients receive care at home by assigning a team of doctors to coordinate care. You may be eligible for a PACE plan if:

- You are aged 55 and older
- You live in an area that provides PACE plans
- You are certified by the state to need the type of care usually provided in a nursing home

For this special enrollment:

You may disenroll in a Medicare Advantage plan or Part D prescription drug plan at any time to enroll in a PACE plan.

If you want to switch from a PACE plan to a Medicare Advantage plan, you may do so for 2 full months **after** the month you drop your PACE plan



Medicare Special Enrollment Periods (cont'd)

▶ You want to enroll in a Medicare Part D or Medicare Advantage plan with a 5-star rating that is available in your area

To rate the level of quality and performance of its plans, Medicare rates Medicare Advantage plans by giving them “star” ratings on a scale of 1 to 5 (with 5 being the highest-rated plan). These ratings can help you compare plans when deciding which Medicare Advantage plan you should enroll in. If one of these plans with a 5-star rating is available in your area, you can switch from your current Medicare Advantage plan to one with a 5-star rating. You can also switch from a Medicare Advantage plan with a 5-star rating to a different one with a 5-star rating.

You may make changes to your Medicare Advantage plan:

During the 5-star Special Enrollment Period between December 8 and November 30. You can make 1 plan change during this time.

▶ You qualify for Extra Help, also known as Low-Income Subsidy (LIS)

Extra Help is a program that is available to help those with limited income and resources pay for the cost of their prescription drugs. You may qualify for Extra Help if your income and resources are below the following limits in [2023]:

- For a single person, income must be less than \$[19,683] with resources less than \$[9,090]*
- For a married couple, income must be less than \$[26,622] with resources less than \$[13,630]*

You automatically qualify for Extra Help if you have Medicare and meet any of the following criteria:

- Have full Medicaid coverage
- Receive Supplemental Security Income
- Get help from your state Medicaid program to pay your Medicare Part B premiums in a Medicare Savings Program

You may make changes to your Medicare Part D prescription drug plan:

If you have Medicaid or receive Extra Help, you may be able to make changes to your coverage 1 time during each of these Special Enrollment Periods:

- January 1 to March 31
 - April 1 to June 30
 - July 1 to September 30
- OR**
- During Medicare’s annual enrollment period of October 15 to December 7

*Presented income guidelines are for the 48 contiguous states and the District of Columbia and do not include Alaska or Hawaii.



Medicare Special Enrollment Periods (cont'd)

▶ You qualify as a dual-eligible beneficiary

A dual-eligible beneficiary qualifies for both Medicare and Medicaid benefits. You may be able to receive dual-eligible coverage if you:

- Qualify for Medicare because you are aged 65 or older or have a disability
- AND**
- Qualify for Medicaid because you meet income requirements and other state requirements. (These requirements are based on the state you live in)

What you may do once you qualify:

If you qualify as a dual-eligible beneficiary eligible for a D-SNP, you can enroll right away to begin receiving the extra benefits available to you. All dual-eligible beneficiaries can make changes to or switch their Medicare Advantage or Medicare Part D prescription drug plans 1 time during each of these Special Enrollment Periods:

- January 1 to March 31
- April 1 to June 30
- July 1 to September 30
- OR**
- During Medicare's annual enrollment period of October 15 to December 7

▶ You moved to a new address

You may make changes to your Medicare Advantage and Medicare Part D prescription drug plans:

- If you tell your plan before you move, you can switch plans the month before you move or within 2 months after you move
- If you tell your plan after you move, you can switch plans the month you tell your plan or for 2 months afterward

Other special circumstances: There are other situations that allow you to enroll in Medicare during Special Enrollment Periods. Rules about enrolling are different, depending on the situation. For more information:

- Visit **Medicare.gov** or contact **1-800-MEDICARE (1-800-633-4227)** for a list of the special enrollment situations that may affect you
- Speak with your doctor or a qualified Medicare advisor in your state



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6. Medicare vs Medicaid and dual eligibility. AARP. Updated March 15, 2023. Accessed March 15, 2023. <https://www.aarpmedicareplans.com/medicare-education/medicare-medicare-dual-eligibility.html>

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ONC.23.02.0011 04/23

