

Medicare Special Enrollment Periods: Timing, Options & Considerations

Enrollment Period or Circumstances	Timing & Enrollment Options Allowed	Considerations
Five-Star Special Enrollment Period	<p><i>When: Dec. 8 – Oct. 14</i></p> <ul style="list-style-type: none"> Switch only to a Medicare Advantage or Medicare prescription drug plan with a five-star rating available in your area Switch only if not in a five-star plan already 	<ul style="list-style-type: none"> Limited five-star plans available If switching to a five-star Medicare Advantage plan that does not offer prescription drug coverage, will not be able to get prescription coverage until following year; then may face late-enrollment penalty
Medicare Disenrollment Period	<p><i>When: Jan. 1 – Feb. 14</i></p> <ul style="list-style-type: none"> Switch from Medicare Advantage plan with prescription drug coverage to traditional Medicare with or without prescription drug plan Switch from Medicare Advantage plan with no prescription drug coverage to traditional Medicare and no prescription drug coverage 	<ul style="list-style-type: none"> Can switch from Medicare Advantage plan to traditional Medicare <u>only</u> Prescription drug coverage available <u>only</u> if provided previously with Medicare Advantage plan
Disability	<p><i>When: Three months before to three months after eligibility date (after 24-month wait)</i></p> <ul style="list-style-type: none"> All Medicare plan options available 	<ul style="list-style-type: none"> People with disabilities often have unique health and prescription drug needs and should review options accordingly
Turning 65	<p><i>When: Three months before, the month of and three months after senior's 65th birthday</i></p> <ul style="list-style-type: none"> All Medicare plan options available 	<ul style="list-style-type: none"> Not enrolling when first eligible can result in lifelong penalties Seniors still working need to coordinate Medicare with employer or other available coverage
Loss of group health coverage	<p><i>When: Generally within eight months of loss</i></p> <ul style="list-style-type: none"> All Medicare plan options available 	<ul style="list-style-type: none"> Not enrolling within eight months following the month employer coverage or employment ends (whichever is first) can result in lifelong penalties
Moving out of a plan's service area	<p><i>When: Year-round</i></p> <ul style="list-style-type: none"> All Medicare plan options available 	<ul style="list-style-type: none"> Individuals splitting their time between two or more locations should check to make certain their plan provides coverage in these areas
Nursing home residents	<p><i>When: Year-round</i></p> <ul style="list-style-type: none"> All Medicare plan options available 	<ul style="list-style-type: none"> Caregivers can assist by determining if the plan meets the individual's specific needs, which can change over time, and take advantage of flexibility in changing plans when it makes sense
Fraud	<p><i>When: Year-round</i></p> <ul style="list-style-type: none"> Dependent on circumstances 	<ul style="list-style-type: none"> Individuals and caregivers should closely monitor plan notices to ensure that unauthorized changes are not made
Low income	<p><i>When: Year-round as needed</i></p> <ul style="list-style-type: none"> All Medicare plan options 	<ul style="list-style-type: none"> Must meet specific criteria such as Low-Income Subsidy (LIS) eligibility, Medicare and Medicaid dual-eligibility or Supplemental Security Income (SSI) eligibility