

Montgomery County State Health Insurance Assistance Program (SHIP)

www.MedicareABCD.org

301-255-4250

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Medicare Enrollment Periods

Enrollment Period	Part A	Part B	Part D	Part C Med. Advantage	Medigap	Dates of Enrollment Period	Coverage Begins	Penalty?
Initial Enrollment Period (IEP)	✓	✓	✓	✓	✓	65th Birthday Month	1st day of the following month	No
						3 Months BEFORE	1st day of 65th Birthday month	No
						1 Month AFTER	2 months after enrolling	No
						2 Months AFTER	3 months after enrolling	No
						3 Months AFTER	3 months after enrolling	No
General Enrollment Period (GEP)	✓	✓	✓			January 1-March 31	July 1	Yes, in most cases
Special Enrollment Period (SEP)		✓				8 Months after employment ends	1st day of the month after applying	No
			✓	✓		63 days after employment or employer coverage ends	1st day of the month after applying	No
Open Enrollment Period (OEP)					✓	6 months after Part B SEP	1st day of the month after applying	No
			✓	✓		October 15-December 7	January 1	No
				✓		January 1-March 31	1st day of the month after applying	No



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