

Enrollment windows and timing

Timing matters when you're joining Medicare. When you turn 65 or otherwise become eligible for Medicare, enrollment windows open. But some of these windows will close quickly. If you wait until later to sign up, you may have fewer choices and you may pay more. Here's a look at when to enroll.

When can I enroll initially?

What if I'm late?

Medicare Part A



Any time after you are 64 years and nine months old or otherwise become eligible for Medicare. Enrollment is automatic if you already get Social Security benefits. Otherwise, you'll have to enroll at your local Social Security office.

There are no penalties for signing up late, unless you are one of the people who pay a monthly premium for Part A because neither you nor your spouse contributed enough to Social Security. Then you may pay a penalty on your premium for signing up late.

Medicare Part B



Seven-month window

Any time from three months before you become eligible for Medicare until three months after your eligibility month.



If you enroll after the initial enrollment period, premiums will be higher unless you qualify for an exception. Contact Medicare to learn about exceptions.

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Medicare Part C (Medicare Advantage)



Seven-month window

Any time from three months before your eligibility month until three months after your eligibility month.



If you miss the enrollment window, you must wait to enroll between October 15 and December 7, unless you qualify for an exception.

Medicare Part D



Seven-month window

Any time from three months before your eligibility month until three months after your eligibility month.



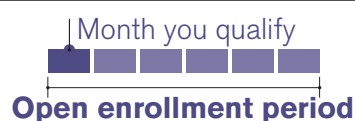
If you miss your enrollment window, you must wait to enroll between October 15 and December 7, unless you qualify for an exception. Enroll later and premiums could be higher.

Medicare supplement (Medigap) insurance



Six-month window for guaranteed right

When you turn 65 and enroll in Medicare Part B, you have a guaranteed right to buy a Medicare supplement policy for six months. You cannot be refused if you sign up during this open enrollment period.



If you miss the window, you can apply later at any time. But you may be charged a higher rate or rejected if you have a health history that makes you appear to be a higher risk.