

Medicare Election Periods

U.S. citizens and legal residents living in the U.S. for at least five years in a row are eligible for Medicare.

One of the following must also be true:

- You are age 65 or older.
- You are younger than 65 with a qualifying disability.
- You are any age and have End Stage Renal Disease (ESRD)

INITIAL ELECTION PERIOD

When you turn 65, you should automatically be enrolled in Medicare Part A and Medicare Part B if you are receiving benefits from Social Security or the Railroad Retirement Board.

If you are 65 and not yet receiving Social Security or Railroad Retirement Board benefits (because you're still working), Medicare enrollment may work differently. If you aren't already getting retirement benefits when you turn 65, you won't be automatically enrolled in Medicare Part B and will need to sign up during your Initial Enrollment Period. If you have coverage through active employment and choose to delay enrollment in Medicare Part B, you will be given a Special Enrollment Period that starts when you stop working or your employer-sponsored health insurance ends. If you don't sign up during this time, you can do so during the General Enrollment Period, but may owe a late-enrollment penalty.

Medicare Part A enrollment if you're still working at 65 will depend on if you have enough work history to get Part A without a premium. If you've worked at least 10 years (40 quarters) and qualify for premium-free Medicare Part A, you'll be automatically enrolled in Part A when you turn 65 even if you're still working at the time. However, if you don't have enough work quarters to get Medicare Part A without a premium, you'll also need to manually enroll in Part A.

ANNUAL ELECTION PERIOD

The Annual Election Period, which is when you can change your Medicare health or prescription drug coverage, is October 15 through December 7. Your coverage will begin January 1 of the following year, as long as the plan gets your enrollment request by December 7. In most cases, you must stay enrolled for the calendar year.

OPEN ENROLLMENT PERIOD

If you miss your Initial Enrollment Period, you can sign up between January 1 through March 31 each year. Your coverage will begin July 1. You may have to pay a higher premium for late enrollment.



SPECIAL ELECTION PERIOD

If you or your spouse (or family member if you are disabled) is currently working and you are covered by a health insurance through an employer or union, you will have a Special Enrollment Period when your coverage ends. There is also a Special Enrollment Period for international volunteers if you are serving as a volunteer in a foreign country.

For example: If your 65th birthday is October 20, 2014 and you automatically qualify for Medicare, your Medicare effective date would be October 1, 2014. If your birthday is on the first day of the month, Medicare Part A and Part B will be effective on the first day of the prior month. So then, if your 65th birthday is October 1, 2014, your Medicare effective date would be September 1, 2014.

If you are under age 65 and receiving Social Security or Railroad Retirement Board disability benefits, you automatically get Part A and Part B after you get disability benefits from Social Security or certain benefits from the RRB for more than 24 months. You will get your Medicare card in the mail three months before your 65th birthday or your 25th month of disability.

If you have ALS (amyotrophic lateral sclerosis, also called Lou Gehrig's disease), you automatically get Part A and Part B the month your disability benefits begin.

If you have end-stage renal disease (ESRD), different rules apply. You can contact the Social Security Administration to learn more about Medicare eligibility because of end-stage renal disease by calling 1-800-772-1213, Monday through Friday, from 7AM to 7PM.