

Enrollment in Medicare Drug Coverage

Annual Enrollment Opportunities				
Enrollment Period	Dates	Details		
Initial Enrollment Period (IEP)	7 months	<ul style="list-style-type: none"> Individuals new to Medicare may enroll during this 7-month period, which begins on the first day of the 3rd month before the month of eligibility and ends on the last day of the 3rd month after the month of eligibility. During the IEP, beneficiaries can enroll in Medicare Part A and/or Part B and a Medicare drug plan, or they may choose to enroll in a Medicare Advantage plan with or without drug coverage. 		
Annual Election Period (AEP)	November 15 to December 31	<ul style="list-style-type: none"> Medicare beneficiaries who have not yet done so may enroll in a plan, with coverage effective on January 1. Penalty premiums may be imposed on those beneficiaries who were without creditable drug coverage for more than 63 days since June 2006. Medicare beneficiaries already enrolled in a drug plan can switch to a different plan, with coverage effective on January 1. Medicare beneficiaries can also change between original Medicare with a PDP and a Medicare Advantage plan with prescription drug coverage (MA-PD). 		
Part B General Enrollment Period (GEP)	January 1 to March 31	<ul style="list-style-type: none"> Individuals who did not enroll in Part B during their Initial Enrollment Period (IEP) can enroll during the GEP (January 1-March 31). Part B is effective on July 1. They then have a Special Election Period (April 1-June 30) to enroll in a Medicare drug plan, also effective on July 1. 		
Open Enrollment Period (OEP)	January 1 to March 31	Individuals with both Medicare Parts A and B who have already enrolled in a Medicare drug plan have a limited opportunity to switch to a different type of plan, effective on the 1 st of the following month.		
		Coverage on January 1	Allowed During OEP	NOT Allowed During OEP
		MA-PD	<ul style="list-style-type: none"> Different MA-PD Original Medicare + PDP MA-PFFS + PDP 	<ul style="list-style-type: none"> MA-only Original Medicare only
		MA-only	<ul style="list-style-type: none"> Different MA-only Original Medicare only 	<ul style="list-style-type: none"> MA-PD Original Medicare + PDP
		MA-only PFFS + PDP	<ul style="list-style-type: none"> MA-PD Original Medicare + same PDP Different MA-only PFFS +same PDP 	<ul style="list-style-type: none"> MA-only Original Medicare only
		Original Medicare + PDP	<ul style="list-style-type: none"> MA-PD MA-only PFS + same PDP 	<ul style="list-style-type: none"> MA-only Different PDP
		Original Medicare only	<ul style="list-style-type: none"> MA-only 	<ul style="list-style-type: none"> MA-PD Original Medicare + PDP