

Mysteries of Medicare: Medicare Enrollment Periods

The Medicare **Initial Enrollment Period (IEP)** is the seven-month period surrounding your 65th birthday, including the month you turn 65. Starting 3 months before and ending three months after the month of your birthday, you should sign up for Medicare, or at least Part A (hospital) coverage. If you are already collecting either Railroad Retirement or Social Security retirement or have received disability benefits from either source for 24 months, when you turn 65, enrollment in Medicare A and B (medical) will be automatic. You will be automatically enrolled sooner if the retirement or disability benefits are because of End Stage Renal Disease (ESRD).

For those not automatically enrolled, there are various Medicare enrollment periods other than IEP during which you can apply for Medicare; however, you may be subject to late-enrollment penalties because you did not sign up for Medicare when you were first eligible. The exception to this penalty is health coverage through active employment by you or your spouse. The coverage must be at least as good as Medicare and does not include COBRA or retiree benefits.

If you did not enroll during the IEP, there are two other options that may apply. There is a **General Enrollment Period** for Original Medicare from January 1 through March 31 of each year. If you enroll in Medicare during the General Enrollment Period, your coverage begins in July. Late enrollment penalties may apply. Under certain circumstances you may be eligible for a **Special Enrollment Period**. An APPRISE counselor can help you determine if this is an option for you.

APPRISE is Pennsylvania's statewide program of free insurance consultation under the auspices of the Chester County Department of Aging Services and the State Health Insurance Assistance Program. You can leave a message on our Helpline 610-344-5004 or 1-888-899-1001 ext. 5253 or e-mail apprisèchesco@outlook.com or visit our website <http://www.chesco.org/477/Apprise-Health-Insurance-Counseling>.