

Medicare Enrollment Periods Explained

Timing Dictates Action



Medicare is not
open-enrollment



Miss a window =
wait months

The 4 Enrollment Periods

⊕ **IEP:** Initial Enrollment

⊕ **AEP:** Annual Enrollment

⊕ **OEP:** Advantage Open Enrollment

⊕ **SEP:** Special Enrollment

Initial Enrollment Period (IEP)

The **7**-Month Window



6

The 6-Month Medigap Open Enrollment

Starts the first month they have Part B and are 65+



Guaranteed issue right

No health history denials

Annual Enrollment Period (AEP)

October 15 –
December 7

Anyone on Medicare can make changes

Changes take effect January 1

AEP is Your Season



Phones
ring



Mailers
deploy

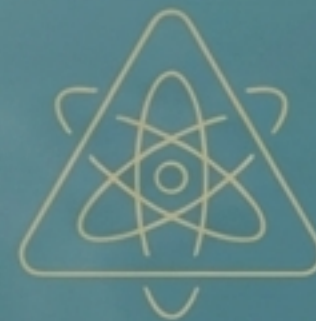
Clients
compare
options

Advantage Open Enrollment (OEP)

January 1 –
March 31

Medicare Advantage enrollees only

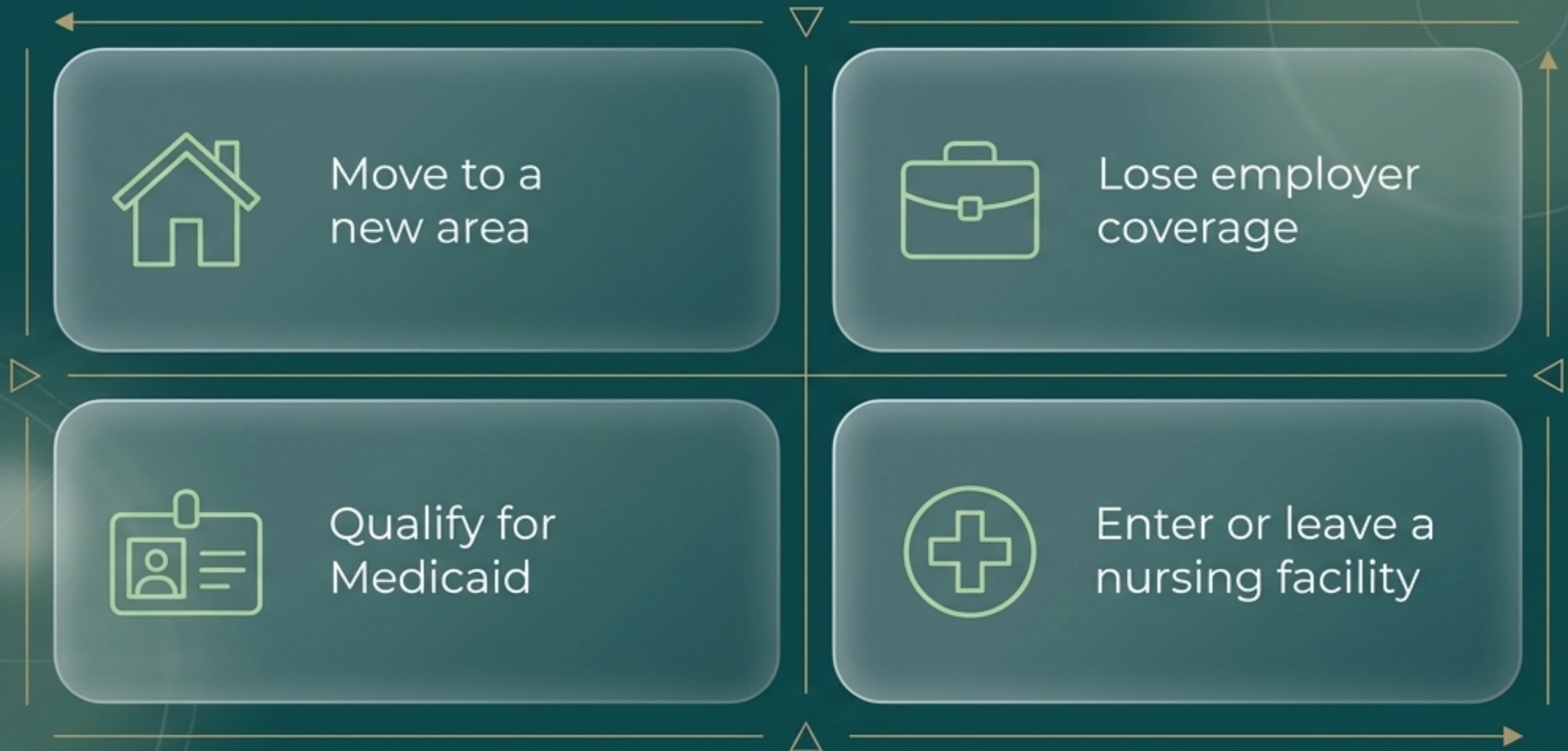
Limited to 1 change



**Not a second
AEP**

Special Enrollment Periods (SEP)

Triggered by specific life events



The Simple Framework

IEP:

Turning 65

AEP:

Oct 15 – Dec 7 (All Enrollees)

OEP:

Jan 1 – Mar 31 (Advantage Only)

SEP:

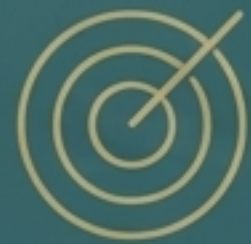
Year-Round Life Events

Is an enrollment window open?

Determines if you can act now or set a follow-up

Action Step

Memorize the 4 periods
and timeframes



Know them cold