



Medicare Enrollment Guide

When & How to Enroll in Part A/Part B

Initial Enrollment Period (IEP)

Begins 3 months before your 65th birthday, includes your birthday month, and ends 3 months after (7 months total).

Special Enrollment Period (SEP)

If you delay because you have other coverage (such as through work), you may qualify for an SEP when that coverage ends.

General Enrollment Period (GEP)

January 1st until March 31st each year if you missed your Initial Enrollment Period/Special Enrollment Period.

REQUIRED DOCUMENTS

Bring or have available:

- Proof of age (birth certificate or passport)
- Social Security card or number
- Proof of U.S. citizenship or legal residency
- Current health insurance information (if applicable)
- Employer information (if covered by employer insurance)

HOW TO ENROLL

1. **Online:** ssa.gov/medicare
2. **Phone:** Call Social Security at 1-800-772-1213 (US) OR 1-866-876-1799 (VI)
3. **In Person:** Visit your local Social Security office

IMPORTANT DEADLINES



3 months before your 65th birthday: Earliest you can enroll



3 months after your birthday month: Last chance for IEP without penalty



8 months after job-based coverage ends: SEP window



3 months after your birthday month: Last chance for IEP without penalty



January 1 – March 31: Coverage begins the first of the month following enrollment

Missing deadlines can mean higher premiums or coverage delays.



SHIP

State Health Insurance Assistance Program