

# There are 3 enrollment periods to "manually" sign up for Medicare Part A and Part B when you are turning 65 and you don't automatically get enrolled.

If you're already receiving benefits from Social Security before age 65, in most cases, you'll automatically be enrolled in Part A and Part B starting the first day of the month you turn 65.

If your birthday is on the 1st of the month, your Medicare effective date will start on the 1st of the month "before" your 65th birth month.

## Initial Enrollment Period

### IEP

This is when you are starting Medicare Part A and Part B at age **65**.

**You have a "7 month window" to enroll in Medicare**

- 3 months prior to your 65th birth month
- The month of your 65th birthday
- 3 months after your 65th birth month

It is possible you have a:

- Retirement insurance plan
- COBRA Plan
- ACA health plan
- Employer plan with less than 20 employees

**\*NOTE:** If you are unable to properly delay your Part B enrollment with other creditable coverage, you may be charged a 10% Late Enrollment penalty for as long as you are enrolled in Part B in the future.

## Special Enrollment Period

### SEP

This is when you are ready to enroll in Part A and Part B after delaying it because you received "creditable coverage" from your or your spouses employer of 20 or more employees. **(This means you would have skipped your IEP and notified the Social Security office that you are delaying your Part B enrollment).**

You have 8 months from when the employment coverage ends to enroll in Part A & Part B and use this SEP.

You will need to file the following two forms to show you had "creditable coverage" while you delayed your Part B:

[Form L564](#)

[Form 40B](#)

## General Enrollment Period

### GEP

If you missed your IEP and you don't qualify for an SEP, you must wait until **January 1 - March 31** to enroll in Medicare. You would enroll using the General Enrollment Period (GEP). Your Medicare effective date will be the 1st of the month following the month you enroll.