

Medicare enrollment

Dates, decisions and preparation

Separate the timing for Medicare Parts A and B from the windows for choosing or changing health, drug and supplement coverage.

Know which window you are using

- [] Initial enrollment generally spans the three months before your 65th birthday month, that month and the three months after it. Confirm your individual dates and coverage start date.
- [] If you have coverage based on current employment, ask the employer and Social Security how it coordinates with Medicare before delaying enrollment.
- [] A qualifying employment-related Part B special enrollment period generally lasts eight months after employment or job-based coverage ends, whichever occurs first. COBRA does not extend that period.
- [] October 15 through December 7 is Medicare annual open enrollment for eligible health and drug plan changes, generally effective January 1.
- [] January 1 through March 31 is Medicare Advantage open enrollment for people already in Medicare Advantage. It is not a general annual drug-plan switching window.
- [] Medigap has a separate federal six-month open enrollment period beginning with the first month you are 65 or older and enrolled in Part B. Other protections and state rules may apply.

Prepare without exposing private identifiers

- [] Keep a private list of doctors, preferred pharmacies and prescriptions for an authorized plan review.
- [] Note your county, state, current coverage category and Part A and Part B effective dates if known.
- [] Compare premiums, deductibles, copayments, provider networks and prescription coverage using current plan documents.
- [] Check with a benefits administrator before changing employer, union or retiree coverage.
- [] Ask whether your circumstances qualify for a special enrollment period; do not assume that any coverage loss qualifies.
- [] Do not send Social Security numbers, Medicare numbers, medical records or card photographs in public chat or an initial contact form.

Important context

A request for information is not enrollment. Eligibility, enrollment windows and effective dates must be confirmed for the individual. Review the current official pages below before relying on a date.

Your next steps

Use this checklist to prepare

- [] Keep a copy of your questions and relevant dates.
- [] Request an explanation of the applicable coverage, exclusions and process.
- [] Share private documents only when specifically requested through an appropriate channel.
- [] Confirm the actual outcome in writing; an information request does not bind insurance, enroll you in a plan or move funds.

Ask OG Insurance HQ

[Open the relevant intake or information page](#)

This guide does not establish product availability, licensing in a particular state, carrier appointments, pricing or eligibility. Confirm these details with the agency and applicable insurer.

Official references

[Medicare: when to sign up](#)

[Medicare: joining a plan](#)

[Medicare: when to buy Medigap](#)

References reviewed October 13, 2026. Rules and product terms can change. Use the linked official pages and current policy or plan documents for the latest information.