



FOR IMMEDIATE RELEASE

Medicare Enrollment - What You Need to Know

Medicare Part A (Hospital) and Part B (Medical) is health insurance for individuals aged 65 or older, some individuals under age 65 with a disability, or individuals with End-Stage Renal Disease (ESRD). Individuals with ESRD may have additional enrollment considerations, contact the Medigap Helpline **(1-800-242-1060)** to assist in navigating your ESRD Medicare enrollment situation.

There are limited timeframes when individuals can enroll in Medicare. If an individual does not enroll in Medicare Part B when first eligible, they may have to pay a Part B Late Enrollment Penalty (LEP) for as long as they have Part B coverage. **To enroll in Medicare, contact the Social Security Administration at 1-800-772-1213.**

Medicare Enrollment Periods

Initial Enrollment Period (IEP):

The first time an individual can enroll in Medicare is the Initial Enrollment Period. The IEP is seven months long and usually begins 3 months before the month of eligibility, includes the first month eligible, and ends 3 months after the month of eligibility. *If an individual was born on the first of the month, when turning 65, their IEP will start one month earlier.*

General Enrollment Period (GEP):

An individual who did not sign up for Medicare during their IEP can enroll in Medicare Part B (*and Part A if they need to pay a premium for it*) during the General Enrollment Period from January 1 - March 31 of each year. Coverage will begin the first of the month following the enrollment request. An individual may have to pay a higher Medicare premium due to the LEP.





Medicare Part B Special Enrollment Periods:

When an individual's IEP ends, they may have the opportunity to enroll in Medicare during a Special Enrollment Period (SEP). There are various SEPs, some listed below, available based on specific situations. *Typically, a Late Enrollment Penalty is not assessed if a person enrolls using and is eligible for a SEP. The Social Security Administration determines eligibility for Medicare enrollment SEPs.*

Group Health Plan SEP:

If an individual or their spouse is covered by a large employer group health plan (EGHP), they have a SEP to enroll in Medicare while still covered by the EGHP until 8 months after the group health plan coverage or the employment ends (whichever happens first). *This SEP does not apply to people with End Stage Renal Disease (ESRD).*

Loss of Medicaid Eligibility SEP:

If an individual is covered by a Medicaid program and loses eligibility for Medicaid, a SEP begins when they receive notice of upcoming termination of Medicaid eligibility and ends six months after their Medicaid coverage ends.

Other Special Enrollment Periods:

- Impacted by a Government Declared Emergency or Natural Disaster
- Inaccurate or Misleading Information from Group Health Plan or Employer
- Released from Incarceration
- Volunteer and Serve in a Foreign Country
- Exceptional Circumstances (*As Determined by Social Security*)

For further questions or assistance about Medicare-related health insurance coverage in Wisconsin, contact the Medigap Helpline at **1-800-242-1060** to speak with a counselor.

(3/2025)



NAVIGATING MEDICARE

This project was supported by the Wisconsin Department of Health Services with financial assistance, in whole or in part, by grant number 90SAPG0091, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects with government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy.

This program is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.