

Section Three

When Can I Enroll?

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It is important to know when you can enroll. No matter which option you choose you must always start with Original Medicare. You have to have both Medicare Part A and Part B in order to enroll in a Medicare Advantage plan. **It is also important that you enroll within specific timeframes so you can avoid unnecessary penalties.**

If you have any questions on when to enroll call
VAS at (402) 444-6617

FACT: if your birthday is the first day of the month, the effective date for Medicare is the first day of the prior month.

TIP: Don't ever give out your Medicare Claim Number (on your Medicare card) except to your physician or provider.

Medicare Part A and B—When is Enrollment Automatic

Automatic Enrollment

If you receive Social Security benefits prior to age 65 - i.e. you took early retirement

If you are receiving Social Security benefits due to a disability

If you are already age 65 when you first apply for Social Security benefits,

Enrollment Not Automatic

If you delay Social Security Benefits past age 65

Railroad retirees

Anyone not eligible for Social Security benefits but eligible for Medicare

ESRD patients

Widows and spouses not eligible on their own work record

Social Security Retirement age and Medicare are not linked.

To be eligible for Medicare you must:

- Be age 65 OR
- Be receiving Social Security Disability benefits OR
- Have ESRD (permanent kidney failure) or ALS

Medicare Parts A and B Enrollment Periods

Initial Enrollment Period

Everyone's first chance to enroll in Medicare; 7 month window

Enroll in the 3 months prior to eligibility

- Coverage begins the first day of eligibility month

Enroll in month of eligibility

- Coverage begins the first day of the following month

Enroll in the month following eligibility month

- Coverage begins the first day two months after the month you enroll

Enroll in the 2nd or 3rd month following the eligibility month

- Coverage begins the first day three months following the month of enrollment

Special Enrollment Period

A second chance to enroll if you had other group coverage

Enroll anytime you are currently employed

- Can make coverage effective any month for up to three months from the month of enrollment

Enroll during the 8 consecutive months following the loss of employer coverage

- Coverage begins the first of the month following enrollment

General Enrollment Period

Last chance for those who missed an initial or special enrollment period

Enroll between January 1st and March 31st each year

- Coverage will be effective July 1st
- Penalties will apply

To Enroll in A & B call: Social Security Administration at 1-866-716-8299
or Railroad Board at 402-221-4641

Medicare Part D Enrollment Periods

Initial Enrollment Period

First chance to enroll in Medicare Part D; 7 month window

Enroll in the 3 months prior to Medicare effective date:

*Coverage begins the first day of eligibility month

Enroll in the eligibility month or the 3 months following:

*Coverage begins the first day of the following month

Once a plan becomes effective, your Initial Enrollment Period Ends

Special Enrollment Period

A second chance to enroll

Many events trigger a Special Enrollment Period:

- Involuntary loss of creditable coverage;
- Change of residence outside the plan's service area
- Moving in/out of a Long Term Care Facility
- Being eligible for Extra Help

Can enroll for 2 months following the loss of creditable coverage or a change in residence

*Coverage begins the first day of the following month

Can enroll up to once a month if in Long Term Care or eligible for Extra Help

*Coverage begins the first day of the following month

Annual Coordinated Election Period

A chance for everyone to add, drop, or change their Medicare Part D coverage

October 15th—December 7th every year

Changes take effect January 1st

To Enroll in Medicare Part D call VAS at (402) 444-6617

Medicare Advantage Enrollment Periods

Initial Enrollment Period

First chance to enroll in Medicare Part C; 7 month window

Enroll in the 3 months prior to Medicare effective date:

*Coverage begins the first day of eligibility month

Enroll in the eligibility month or the 3 months following:

*Coverage begins the first day of the following month

Once a plan becomes effective, your Initial Enrollment Period Ends

Special Enrollment Period

A second chance to enroll

Many events trigger a Special Enrollment Period:

- Involuntary loss of creditable coverage;
- Change of residence outside the plan's service area
- Moving in/out of a Long Term Care Facility
- Being eligible for Extra Help

Can enroll for 2 months following the loss of creditable coverage or a change in residence

*Coverage begins the first day of the following month

Can enroll up to once a month if in Long Term Care or eligible for Extra Help

*Coverage begins the first day of the following month

Annual Coordinated Election Period

A chance for everyone to add, drop, or change their Medicare Part C coverage

October 15th—December 7th every year

Changes take effect January 1st

Medicare Advantage Disenrollment Period

A chance for individuals to drop a Medicare Advantage plan and go back to Original Medicare and a Prescription Drug plan

January 1st—February 14th every year

*Changes take effect the first day of the following month

To Enroll in Medicare Advantage – Medicare Part C call VAS at (402) 444-6617



Medicare Supplement Enrollment Periods

Open Enrollment

6 months from taking
Medicare Part B at age 65

Cannot be denied or
charged higher rates for
health conditions

Guarantee Issue Opportunity

Certain events trigger; not
everyone will have this
opportunity

Lasts for 63 days from a
loss in coverage

Can pick from plans
A, B, C, F, K, and L

Cannot be denied or
charged higher rates for
health conditions

For details call
VAS at (402) 444-6617

Note: There is NO annual time to change a Medicare Supplement Plan

For Supplement Plan information call VAS at (402) 444-6617

Annual Periods to Enroll

Medicare Parts A & B General Enrollment Period

- January 1st – March 31st
- Add Medicare Part A and/or Part B
- Coverage begins July 1st

Annual Coordinated Election Period For Medicare Part D & Medicare Advantage

- October 15th – December 7th
- Add, drop or change Medicare Part D or Medicare Advantage Plans
- Changes take effect January 1st

Medicare Advantage Annual Disenrollment Period

- January 1st – February 14^h
- Drop Medicare Advantage and return to Original Medicare
- Changes take effect the first of the following month