

Initial Enrollment Period							Special Enrollment Period (SEP)*			
3 Months Before	2 Months Before	1 Month Before	65 <sup>th</sup> Birthday Month	1 Month After	2 Months After	3 Month After	4 Months After	5 Month After	6 Months After	
Enroll in any of these months (IEP)			Coverage Starts							
			Enroll (IEP)	Coverage Starts						
				Enroll (IEP)	Coverage Starts					
If you are receiving Social Security Benefits, you will be automatically enrolled during the three months prior to your birthday. Your coverage will start on the first day of the month of your birthday unless you delay it.					Enroll (IEP)	Coverage Starts				
						Enroll (IEP)	Coverage Starts			
							Enroll (SEP)*	Coverage Can Start		
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\*SEP is only available if you had coverage from a current employer. – SEP Enrollment lasts for eight months after employment ends but cannot start until the full seven month IEP has been completed. The earliest the SEP can begin is the fourth month after the 65<sup>th</sup> birthday.

### What is the Medicare Part A and B Initial Enrollment?

The Initial Enrollment Period (IEP) is a seven-month period available when one is first eligible for Medicare, either at age 65 or on the 25<sup>th</sup> month of Social Security disability benefits. The seven-month period begins three months before the first month of eligibility (*month of the 65<sup>th</sup> birthday or 25<sup>th</sup> month of disability benefits*). The Medicare effective date will depend on when you enroll, but will always be on the 1<sup>st</sup> of the month. Use the chart on the opposite side to determine when your Medicare will start.

### Who should enroll during Initial Enrollment?

Initial Enrollment should be used by those individuals who CANNOT get insurance through a current employer. This would include anyone who is **retired, self-employed or whose employer does NOT offer health insurance.**

### What if I get insurance from my employer?

If you get insurance from a current employer, with 20 or more employees (you or your spouse’s employer), you are not required to enroll during this enrollment period. When your employer coverage ends, you will get a Special Enrollment Period to enroll in Medicare at that time. **Even if you get insurance from an employer, you should compare the work coverage to Medicare as Medicare may offer better, less expensive coverage.**



Navigating Medicare

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For More Information Contact Nebraska SHIP

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