



## **Understanding the *Medicare Advantage Open Enrollment Period* and the *Medicare General Enrollment Period***

Two distinct Medicare enrollment periods take place every year from January 1 to March 31. The **Medicare Advantage Open Enrollment Period** allows beneficiaries in Medicare Advantage plans an opportunity to change their coverage. The **General Enrollment Period** is for individuals who did not enroll in Medicare when they were first eligible.

### **Medicare Advantage Open Enrollment Period**

January 1- March 31

*An annual window of opportunity for someone to change their Medicare Advantage Plan*

The Medicare Advantage Open Enrollment Period occurs each year from January 1 to March 31. It can be used by **Medicare beneficiaries currently enrolled in Medicare Advantage (MA) plans to make a one-time annual switch** to either a different Medicare Advantage plan or to return to Original Medicare. Any changes made during this enrollment period will take effect on the first of the month following the month of enrollment.

This is a good opportunity for individuals in Medicare Advantage plans who discover that their current MA plan does not suit their health or prescription drug needs. Some examples include, finding out a medical provider is not in-network with their plan, a non-covered prescription drug, a service they need has prior authorization and has been denied, or the beneficiary did not realize how Medicare Advantage plans work when they signed up and want to return to Original Medicare. To learn more about the Medicare Advantage Open Enrollment Period, visit <https://www.medicare.gov/sign-up-change-plans/joining-a-health-or-drug-plan>.

Individuals who choose to return to Original Medicare during this enrollment period will receive a Special Enrollment Period (SEP) to enroll in a stand-alone Part D prescription drug plan due to losing the drug coverage previously offered by their MA plan.

For Illinois residents 65+ years of age who return to Original Medicare and wish to apply for a Medigap plan, it is important to note that only Blue Cross Blue Shield guarantees that they will not be denied coverage and/or be charged higher premiums for pre-existing conditions. Other insurance companies may charge higher premiums or deny Medigap coverage when someone tries to purchase a Medigap plan more than 6 months past their Part B effective date.<sup>1</sup>

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<sup>1</sup> There are a handful special situations when someone may be able to purchase a Medigap plan with guaranteed issue rights after this time frame. Most notably, if someone has a Medigap policy and joins a MA plan for the first time, they will have a single 12-month period to get their Medigap policy back from the same insurance company once they return to Original Medicare. For more information, go to <https://www.medicare.gov/health-drug-plans/medigap/ready-to-buy/change-policies> and click "What are Guaranteed Issue Rights?"

## **General Enrollment Period**

January 1- March 31

*The time of year when someone can enroll late into Medicare Part A or B*

Individuals who did not enroll in Medicare during their Initial Enrollment Period (IEP) when they were first eligible and who do not qualify for a Special Enrollment Period (SEP) can enroll in Medicare Part A and/or Part B during the General Enrollment Period (GEP) from January 1 to March 31. This may include individuals who chose not to enroll in Medicare because of Medicare premium costs or because they were unaware of the enrollment timelines. Coverage will be effective the month following enrollment.

### **Part B and the General Enrollment Period**

Individuals who use the GEP to enroll in Medicare Part B will have to pay an extra 10% in premiums for every full 12 months they were eligible for Part B and chose not to enroll. The Part B penalty is not capped; the longer an individual goes without enrolling in Part B, the higher the penalty will be. Individuals over 65 must pay the Part B penalty for as long as they are enrolled in Part B. (Please note that when Medicare beneficiaries **under 65** delay enrollments into Part B, their penalty will reset to \$0.00 upon turning 65.) To read more about the General Enrollment Period and the late enrollment penalty for Part B, visit <https://www.medicare.gov/your-medicare-costs/part-b-costs/part-b-late-enrollment-penalty>.

### **Part A and the General Enrollment Period**

**Premium-free Part A:** Most individuals have enough work history to qualify for Part A without having to pay a premium (i.e., “premium-free Part A”). These individuals can sign up for Part A at any time and will not need to use the GEP for Part A enrollment. For more information about qualifying for premium-free Part A, see: <https://www.hhs.gov/answers/medicare-and-medicaid/who-is-eligible-for-medicare/index.html>

**Premium Part A:** If someone without sufficient work credits for premium-free part A did not enroll during their IEP and is not eligible for an SEP, they must use the GEP to enroll. They will be charged a monthly premium that is based on their number of Social Security covered work credits. The 2026 monthly premiums for Part A are \$311 for beneficiaries with 30-39 work credits and \$565 for beneficiaries with less than 30 credits. Note that individuals who wish to purchase Part A must also enroll or be enrolled in Part B.

Individuals who use the GEP to enroll in premium Part A pay an extra 10% late enrollment penalty in addition to their monthly Part A premiums. The beneficiary must pay the penalty for twice the number of years they were eligible for Part A and did not enroll. To learn more about the Part A late enrollment penalty, visit <https://www.medicare.gov/basics/costs/medicare-costs/avoid-penalties>.

**Conditional Enrollment into Premium Part A During the GEP for Individuals with Low-Income:** To avoid paying expensive Part A premiums, individuals with income below 100% FPL may be able to have the Medicaid program pay their Part A premiums through the Qualified Medicare Beneficiary (QMB) Program through Conditional Part A Enrollment. To learn more, read Avisery's [Conditional Part A Enrollment Guide](#) (scroll to find resource).