



When Can You Sign Up?

Initial Enrollment Period

You can sign up when you're first eligible for Part A and/or Part B (for which you pay monthly **premiums**) during your Initial Enrollment Period. For example, if you're eligible when you turn 65, you can sign up during the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

3 months before the month you turn 65	2 months before the month you turn 65	1 month before the month you turn 65	The month you turn 65	1 month after you turn 65	2 months after you turn 65	3 months after you turn 65
Sign up early to avoid a delay in coverage. To get Part A and/or Part B the month you turn 65, you must sign up during the first 3 months before the month you turn 65.			If you wait until the last 4 months of your Initial Enrollment Period to sign up for Part A and/or Part B, your coverage will be delayed. See chart below.			

If you enroll in Part A and/or Part B the month you turn 65 or during the last 3 months of your Initial Enrollment Period, your start date will be delayed:

If you enroll in this month of your initial enrollment period:	Your coverage starts:
The month you turn 65	1 month after enrollment
1 month after you turn 65	2 months after enrollment
2 months after you turn 65	3 months after enrollment
3 months after you turn 65	3 months after enrollment

For example: You turn 65 in **April** and you wait to apply for Medicare Part B until May, your Medicare Part B will start until July 1st. **You will NOT have Medicare coverage for June.**

If you wait until June to apply your Medicare Part B will start in September

If you wait until July to apply your Medicare Part B will start in October.

NOTE: If your birthday falls on the 1st of the month then everything goes retroactive back to the following month. **For example:** You turn 65 April 1st, and you apply in February your Part B will start March 1st **NOT** April 1st