

Special Enrollment Period Checklist

What You Need to Know

When you have certain life changes, depending on your situation, you could qualify for a Special Enrollment Period (SEP) to assist in enrolling and managing your Medicare benefits.

A SEP allows you to delay enrolling in Part B and D without incurring a late enrollment penalty (LEP). If you elected not to enroll for Parts B and D during your Initial Enrollment Period (IEP) when you turned 65, you would need to provide documentation of your Special Enrollment Period (SEP) eligibility to CMS in order to avoid any penalties.

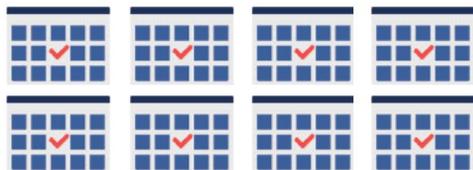
Special Circumstances

- ✓ Your Medicare plan is withdrawn from the Medicare program.
- ✓ Moving out of your Medicare plan's service area.
- ✓ Residing, moving in to, or moving out of a nursing facility or other institution.
- ✓ Becoming eligible or losing your Medicaid coverage.
- ✓ Becoming eligible and receiving Extra Help (also known as Low-Income Subsidy) with your Medicare prescription drug costs.

SPECIAL ENROLLMENT PERIOD

DATES & DEADLINES YOU NEED TO KNOW

**8 Months After You Stop Working OR
After Your Coverage Ends for Part A and B**



**63 Days After Your
Coverage Ends for
Part C and D**



OR

You Can
Enroll In:



Part A



Part B



MediGap



Part C



Part D



MEDICAREPORTAL
NAVIGATE MEDICARE TOGETHER

Choosing a health plan is an important decision.
Reach out to us for a complimentary consult.
www.medicareportal.org

Not connected with or endorsed by the U.S. government or the federal Medicare program.

Special Enrollment Period Checklist

Working Past 65

- Prior to determining your SEP eligibility after IEP, you should discuss with your employer how your existing health plan coincides with Medicare enrollment.

If you are first time enrolling In Medicare Advantage you will need to have Medicare Parts A and B active. For Part D, you will need to be enrolled in Part A but not necessarily Part B.

- Assess eligibility - are you eligible to enroll in new plans?
- Assess Coverages and costs - Review out of pocket costs from current year and determine if they were within your budget or you'd like to reduce out of pocket expenses.
- Review options and evaluate other options offering similar coverage or determining if combining coverages would be beneficial.
- Evaluate Star ratings to determine quality indicators of the various plans you are considering.
- Contact providers to ensure they are a participating provider in the plans being considered.
- Remember the goal is to identify the plan or plans that provide you the quality of medical care you seek at a budget you can afford.

When should you enroll in a Medicare Supplement plan (Medigap)?

- When you become eligible at the age of 65 and enroll in Part B, you will have 6 months to buy a Medigap policy.
- If you need assistance lowering your out-of-pocket costs for deductibles, copayments, and services not covered by Medicare Part A and B.
- If you need to extend skilled nursing home and hospital coverage.
- If you need more coverage for potential health care costs when traveling abroad.

About Medicare Portal

Whether it's a one-on-one meeting or at one of our monthly educational events, we will make sure your Medicare needs are specifically addressed and resolved. We realize that Medicare can be both complicating and confusing, so let us share your journey and work together towards a successful Medicare experience.



Choosing a health plan is an important decision.
Reach out to us for a complimentary consult.
www.medicareportal.org