



General Medicare Enrollment Guidelines

Medicare Initial Enrollment Period - Birthday Dependent

For employees turning 65 in 2021, the initial enrollment period for Medicare Part A, B, and stand alone Part D plans lasts 7 months. It will begin 3 months prior to your 65th birthday, include the month you turn 65 and end 3 months after. If you don't complete your application during this initial enrollment period, you will be assessed a late fee in the form of a lifetime penalty added to your monthly Part B premium.

General Medicare Enrollment Period January 1 - March 31, effective July 1

You can sign up for Part A and/or Part B coverage during the General Enrollment Period which begins on January 1, 2021 and ends on March 31st if:

1. You didn't sign up when you were first eligible
2. You aren't eligible for a Special Enrollment Period. (see below for definition)

Coverage is effective on July 1.

Special Enrollment Periods - Ongoing Depending on Eligibility

Once your Initial Enrollment Period ends, you may have the chance to sign up for Medicare during a Special Enrollment Period (SEP). If you qualify*, you are eligible to enroll in Part A and B Medicare during this SEP if special circumstances apply. Usually, you don't pay a late enrollment penalty if you enroll during a qualified SEP.

**The circumstances that qualify an individual for a Special Enrollment period are very specific. Please contact Healthcare Pathfinder or Medicare.gov for more information.*

Contact us prior to turning 65 to talk about a thorough needs analysis. Info@healthcarepathfinder.com or 888-511-0128

Healthcare Pathfinder is a professional healthcare advice, advocacy and management firm. We simplify the process of accessing healthcare coverage, optimizing benefits through insurance coverage reviews and interpretation, claims management and finding new coverage during life transitions (turning 65, divorce, loss of job, etc...). With our 60+ combined years of experience in the healthcare industry, we guide clients through the complex healthcare world, making your experiences more manageable and less stressful, so that you can take care of yourself and the important people in your life.