

Medicare Enrollment Checklist

Initial Enrollment Period (IEP)

Your First Chance to Enroll in Medicare

When? Three months before your 65th birthday through three months after.



Before You Turn 65

- ☐ **Make sure you know the dates that you are eligible for enrollment.**

First Date: _____

65th Birthday: _____

Last Date: _____

- ☐ **Review Medicare Part A & Part B requirements**

You are:

- A U.S. citizen or a permanent legal resident for at least 5 years AND
- 65 or older OR
- Under 65 with at least one of the following:
 - A qualifying disability*
 - End-Stage Renal Disease
 - ALS

- ☐ **Compare Original Medicare and Medicare Advantage Plans**

Make sure you're picking the plan that works best for you!

- ☐ **Select Additional Coverage**

- Review Prescription Drug (Part D) plans
- Medigap coverage

*A qualifying disability is determined by the Social Security Administration (SSA).

During Your Initial Enrollment Period

- ☐ **Enroll in Medicare Parts A & B OR a Medicare Advantage Plan.**

Enroll in a Part D plan if selecting Original Medicare for prescription drug coverage.

- ☐ **Write down the first day your coverage will start.**

Note: Your coverage will not begin until your first month's premium is paid.

Finish signing up during your Initial Enrollment Period to avoid extra charges.

Medigap Open Enrollment Period

One-time enrollment period

When? Begins when you turn 65 and enroll in Part B. *Only lasts six months.*

- ☐ **Decide which Medigap plan works best for you, and if you need one.**
- ☐ **Apply during the guaranteed-issue enrollment window.** *This is a one-time period. It does not repeat every year.*
Last Date for Enrollment: _____
- ☐ **Write down the first day your coverage will start.**

Make sure to sign up for a Medigap plan during this 6-month period. After this period, you are not guaranteed to be able to buy Medigap coverage, and it may cost more.

Annual Open Enrollment Period

Recurring enrollment period

When? Every Year from October 15 – December 7

- ☐ **Review your Medicare or Medicare Advantage Coverage.**
- ☐ **Compare plans available for the next year.**
- ☐ **Update your prescription drug information.**
- ☐ **Decide if you want to:**
 - Switch to a Medicare Advantage Plan.
 - Return to Original Medicare.
 - Change between Medicare Advantage plans.
 - Add, change, or remove a Part D plan.
- ☐ **Confirm that your benefits will begin on January 1 of next year.**

Medicare Advantage Open Enrollment Period

Recurring enrollment period

When? Every Year from January 1 – March 31

- ☐ **Evaluate your Medicare Advantage coverage.**
Are there using all your benefits? Are there any areas where you may need more?
- ☐ **Compare available Medicare Advantage plans to Original Medicare.**
- ☐ **Submit your coverage option.**
- ☐ **Write down the first day your coverage will start.**

Special Enrollment Period (SEP)

Recurring enrollment period

If you have a qualifying life event:

- ☐ **Verify SEP eligibility.**
- ☐ **Confirm enrollment deadline:**

- ☐ **Gather required documentation for eligibility.**
- ☐ **Select new coverage.**
- ☐ **Submit your coverage options before the SEP window**

References

1. Joining a plan. Medicare.gov. Accessed July 23, 2026. <https://www.medicare.gov/basics/get-started-with-medicare/get-more-coverage/joining-a-plan>.
2. When does Medicare coverage start? Medicare.gov. Accessed July 23, 2026. <https://www.medicare.gov/basics/get-started-with-medicare/sign-up/when-does-medicare-coverage-start>.
3. Get ready to buy: Your Medigap Open Enrollment Period. Medicare.gov. Accessed July 23, 2026. <https://www.medicare.gov/health-drug-plans/medigap/ready-to-buy>.
4. Special Enrollment Periods. Medicare.gov. Accessed July 23, 2026. <https://www.medicare.gov/basics/get-started-with-medicare/get-more-coverage/joining-a-plan/special-enrollment-periods>.