

Initial Enrollment Period Calculator

The IEP is a 7 month period.
(The 3 months before and after your 65th birthday)

(The IEP always takes priority over the SEP)

There is no way to have a start date in the 2nd month following the 65th birth day month.

Only if they had been working & insured in the 3rd month, could the 4th month be a start up month & that would be a SEP. The CMS-L564 would be needed to be completed & signed & returned to SSA in the 3rd or 4th month.

Month	-3	-2	-1	Month you turn 65	1	2	3	4	5	6	7
	Enroll	Enroll	Enroll	Coverage							
				Enroll-->	Coverage						
					Enroll--	----->	Coverage				
						Enroll--	----->	Coverage			
							Enroll--	----->	Coverage		

(IEP) Initial Enrollment Period--Includes 3mos prior to age 65 & 3 mo's after. It always takes priority over a SEP & GEP

B-Day						
65-3mos	65-2mos	65-1mos	65	65+1mos	65+2mos	65+3mos

(SEP) Special Enrollment Period--Enrollment in the 8mos following the last month of work while still in a group health plan

While working and Covered, if they enroll coverage can start in any of the next 3 months	Last mo Working & Covered	Months After Last Month of Employment & Coverage												
		1mo	2mo	3mo	4mo	5mo	6mo	7mo	8mo					
	E O	O	O	O										
		E O	O	O	O									
			E	C										
				E	C									
					E	C								
						E	C							
							E	C						
								E	C					
									E	C				
										E	C			
											E	C		
												E	C	
													E	C

(GEP) General Enrollment Period--Only used when you can't use the IEP or SEP

Enrollment is Jan, Feb, Mar with coverage starting July 1st.
There is a 10% penalty on the \$110.50 part-B premium for each 12 month period in which they could of have had part-B & didn't.

Enroll in either			-----> Coverage Starts July 1st
Jan	Feb	Mar	

When Cancelling Part-B

- 3. Withdraw is used when money is already coming out.
- 2. Refuse is used when it's not effective yet, not paid for yet.

Medicare Coordination Of Benefits 1-800-999-1118
Medicare 1-800-633-4227

ESRD patients should be discouraged from filing for part-A when there not going to take part-B right away
This is because even if they have an EGHP, they will only be able to enroll in a GEP at a later date resulting in a July start date and there is no way to avoid any late enrollment penaltys like you could with a SEP.