

# When to join a Medicare health or drug plan

You can only join, switch, or drop a Medicare Advantage Plan (Part C) or Medicare drug plan (Part D) at certain times, called enrollment periods

Enrollment Period	You Can	Coverage Starts
<p><b>Initial Enrollment Period</b> (new to Medicare)</p> <p>Starts 3 months before you get Medicare and ends 3 months after you get Medicare.</p>	<p>Join any plan.</p> <ul style="list-style-type: none"><li>You need both Part A (Hospital Insurance) and Part B (Medical Insurance) to join a Medicare Advantage Plan.</li><li>You need either Part A or Part B to join a Medicare drug plan.</li></ul>	<p>Varies, depending on when the plan gets your request:</p> <ul style="list-style-type: none"><li>If you request to join a plan <b>before</b> your Medicare starts: Your plan coverage starts the same day as when your Medicare starts.</li><li>If you request to join a plan <b>after</b> your Medicare starts: Your plan coverage starts the first of the month after the plan gets your request.</li></ul>
<p><b>Initial Enrollment Period – New to Part B</b> (only if you get Part B after your Part A coverage starts)</p> <p>The 3 months before your Part B starts.</p>	<p>Join any Medicare Advantage Plan with or without drug coverage.</p>	<p>The same day as when your Part B coverage starts.</p>
<p><b>Open Enrollment Period</b> October 15-December 7.</p>	<ul style="list-style-type: none"><li>Join, drop, or switch to another Medicare Advantage Plan (or add or drop drug coverage).</li><li>Switch from Original Medicare to a Medicare Advantage Plan <b>or</b> from a Medicare Advantage Plan to Original Medicare.</li><li>Join, drop, or switch to another Medicare drug plan if you're in Original Medicare.</li></ul>	<p>January 1 of the next year.</p>
<p><b>Medicare Advantage Open Enrollment Period</b> (only if you're already in a Medicare Advantage Plan)</p> <ul style="list-style-type: none"><li>January 1-March 31.</li><li>Within the first 3 months you get Medicare</li></ul>	<ul style="list-style-type: none"><li>Switch to another Medicare Advantage Plan with or without drug coverage.</li><li>Drop your Medicare Advantage Plan and return to Original Medicare. You'll also be able to join a separate Medicare drug plan.</li></ul>	<p>First of the month after the plan gets your request.</p>
<p><b>Special Enrollment Period</b> Varies. Only for certain situations that happen in your life, like moving to a new address, losing or changing your current coverage, getting Medicaid, or getting Extra Help to pay drug costs, and more. <a href="#">Learn more about Special Enrollment Periods.</a></p>	<p>Generally, you can join a Medicare Advantage Plan (with or without drug coverage) or Medicare drug plan, or switch to another plan. Starting January 1, 2024, if you sign up for Part A and/or Part B during a Special Enrollment Period because of an exceptional situation, you'll have 2 months to join a plan or switch to another plan.</p>	<p>Varies. Generally, the first of the month after the plan gets your request.</p>