

## Understanding the Medicare Initial Enrollment Period

The 7-month Initial Enrollment Period is technically based on a person's first month of eligibility for Medicare. For most people, the first month of eligibility is usually the birthday month in which they turn 65; however, those who have a birthday on the first day of the month, since their first month of eligibility is the month before their birthday month, the 7-month Initial Enrollment Period shifts over by one month and the month of eligibility is the month before the month they turn 65.

For example: a June 1<sup>st</sup> birthday Initial Enrollment Period would be as follows:

- Month of Medicare eligibility = May 1
- Initial Enrollment Period is the three full months before the month of eligibility, the month of eligibility, and the three full months after the month of eligibility.
- The 7-month initial enrollment period = February 1 through August 31.

When you sign up during the 7-month Initial Enrollment Period determines when your Part B (Medical) coverage will start. If you sign up in the 3 months prior to the month of eligibility, coverage starts the first day of the month of eligibility.

For example, for a June 1<sup>st</sup> birthday, May 1 is the first month of eligibility:

- Enrollment anytime in the months of February, March, or April, will result in a May 1 effective date.
- If you sign up anytime in the month of eligibility (May), Part B starts the month after (June 1).
- If you sign up in the month after the month of eligibility (June), Part B starts two months later (August 1).
- If you sign up in the last two months of the 7-month Initial Enrollment Period (July or August), Part B starts three months from the month you enroll (July enrollment = Oct 1; August enrollment = Nov 1).

Here is a chart to break it down for a June 1<sup>st</sup> birthday:

<b>You can enroll anytime in:</b>	<b>Your coverage starts:</b>
February	May 1st
March	May 1st
April	May 1st
May	June 1st
June	August 1st
July	October 1st
August	November 1st

When covered by the AlaskaCare Retiree Health Plan, it is best to complete the Medicare enrollment in any of the first 3 months of the Initial Enrollment Period and have coverage start the first day of the month you are eligible, because as soon as you are eligible for Medicare, the AlaskaCare Retiree Health Plan will pay claims as if you have Medicare even if you are not enrolled (called estimating Medicare). You can certainly sign up later in the Initial Enrollment Period, and delay the Medicare start date and premiums; however, if you need to access medical services, and you are not enrolled in Part B, AlaskaCare will estimate what Medicare would have paid and apply that to the claim before they make any payment, which could leave you with the majority cost of the medical bill.

If you have additional questions, contact:

Jeanné Larson  
Project Assistant  
Medicare Information Office – Alaska SHIP/SMP/MIPPA  
Helpline: 1-800-478-6065 or (907) 269-3680  
[www.medicare.alaska.gov](http://www.medicare.alaska.gov)