

# When does Medicare coverage start?

Medicare coverage starts based on when you sign up and which sign-up period you're in.

## Your first chance to sign up (Initial Enrollment Period)

**Generally, when you turn 65.** This is called your Initial Enrollment Period. It lasts for 7 months, starting 3 months before you turn 65, and ending 3 months after the month you turn 65.

[My birthday is on the first of the month.](#) ⓘ

### Get Started with Medicare: Your Initial Enrollment Period



### Avoid the penalty

If you miss your 7-month Initial Enrollment Period, you may have to wait to sign up and pay a monthly late enrollment penalty for as long as you have Part B coverage. The penalty goes up the longer you wait. You may also have to pay a penalty if you have to pay a Part A premium, also called “Premium-Part A.” [Learn more about how to avoid late enrollment penalties.](#)

## When your coverage starts

The date your coverage starts depends on which month you sign up during your Initial Enrollment Period. **Coverage always starts on the first of the month.**

**If you qualify for premium-free Part A:** Your Part A coverage starts the month you turn 65. (If your birthday is on the first of the month, coverage starts the month before you turn 65.)

**Part B (and premium-Part A):** Coverage starts based on the month you sign up:

If you sign up:	Coverage starts:
Before the month you turn 65	The month you turn 65
The month you turn 65, or during the 3 months after	The next month

## Signing up for premium-free Part A later

You can sign up for Part A any time after you turn 65. **Your Part A coverage starts 6 months back from when you sign up or when you apply for benefits from Social Security (or the Railroad Retirement Board).** Coverage can't start earlier than the month you turned 65.

[I have a Health Savings Account \(HSA\).](#) ⓘ

After your Initial Enrollment Period ends, you can only sign up for Part B and premium-Part A during one of the other enrollment periods.

# Between January 1-March 31 each year (General Enrollment Period)

You can sign up between January 1-March 31 each year. This is called the General Enrollment Period. Your coverage starts the month after you sign up. You might pay a monthly late enrollment penalty, if you don't qualify for a Special Enrollment Period.

[Get details about the late enrollment penalties.](#)

## Special Situations (Special Enrollment Period)

After your first chance to sign up (Initial Enrollment Period), there are certain situations when you can sign up for Part B (and premium-Part A) without paying a late enrollment penalty. A Special Enrollment Period is only available for a limited time. If you don't sign up during your Special Enrollment Period, you'll have to wait for the next General Enrollment Period and you might have to pay a monthly late enrollment penalty.

## Special Enrollment Periods for Part A & Part B

If you:	Your Special Enrollment Period:	How to sign up:
<p>Lost Medicaid coverage on or after 1/1/2023</p> <p><a href="#">Download more information about your Medicare options if you lose Medicaid.</a></p>	<p><b>Starts:</b> The day you're notified that your Medicaid coverage is ending.</p> <p><b>Ends:</b> 6 months after your Medicaid coverage ends.</p> <p><b>Coverage begins:</b> The month after you sign up, or the date your Medicaid coverage ends, whichever you choose.</p>	<p>Fill out form CMS-10797 and send the completed form to your local Social Security office by fax or mail.</p> <div data-bbox="1177 1543 1481 1663" style="border: 1px solid black; text-align: center; padding: 5px;"> <p>Download Form</p> </div>
<p>Missed a chance to sign up because you were impacted by a natural disaster or an emergency that's declared or starts on or after 1/1/2023 (or if</p>	<p><b>Starts:</b> The day the Federal, state or local government declares the emergency or disaster, or the date in that declaration (whichever is earlier).</p>	<p>Fill out form CMS-10797 and send the completed form to your local Social Security office by fax or mail.</p>

<p><b>If you:</b></p> <p>your authorized representative, legal guardian, or caregiver was impacted by a disaster or emergency)</p>	<p><b>Your Special Enrollment Period:</b></p> <p><b>Ends:</b> 6 months after whichever of these happens later:</p> <ul style="list-style-type: none"> <li>• The end date in the original declaration.</li> <li>• The last day of any extensions to the declaration.</li> <li>• The date the government revokes or announces the end of the declaration.</li> </ul> <p><b>Coverage begins:</b> The month after you sign up.</p>	<p><b>How to sign up:</b></p> <div data-bbox="1179 191 1482 306" style="border: 1px solid black; padding: 5px; text-align: center;"> <p>Download Form</p> </div>
<p>Missed a chance to sign up because you got inaccurate or misleading information from your health plan or employer on or after 1/1/2023</p>	<p><b>Starts:</b> The day you notify the Social Security Administration that your health plan or employer misrepresented or gave you incorrect information.</p> <p><b>Ends:</b> 6 months later.</p> <p><b>Coverage begins:</b> The month after you sign up.</p>	<p>Fill out form CMS-10797 and send the completed form to your local Social Security office by fax or mail.</p> <div data-bbox="1179 1192 1482 1308" style="border: 1px solid black; padding: 5px; text-align: center;"> <p>Download Form</p> </div>
<p>Were released from incarceration on or after 1/1/2023 (and missed a chance to sign up while you were incarcerated)</p>	<p><b>Starts:</b> The day you're released from custody.</p> <p><b>Ends:</b> The last day of the 12th month after the month you're released.</p> <p><b>Coverage begins:</b> The month after you sign up, or you can select retroactive coverage back to your release date (but not a date before your release date). You can only request retroactive coverage up to</p>	<p>Fill out form CMS-10797 and send the completed form to your local Social Security office by fax or mail.</p> <div data-bbox="1179 1703 1482 1818" style="border: 1px solid black; padding: 5px; text-align: center;"> <p>Download Form</p> </div>

<p><b>If you:</b></p>	<p><b>Your Special Enrollment Period:</b></p>	<p><b>How to sign up:</b></p>
<p>Missed a chance to sign up because you experienced other exceptional conditions</p> <p><b>Note:</b> You must contact Social Security to ask for this Special Enrollment Period</p>	<p>6 months in the past.</p> <p><a href="#">What happens if I choose a coverage start date in the past?</a> ⓘ</p> <p><b>Starts:</b> Once you contact Social Security.</p> <p><b>Ends:</b> At least 6 months later.</p> <p><b>Coverage begins:</b> The month after your sign up.</p>	<p>Fill out form CMS-10797 and send the completed form to your local Social Security office by fax or mail.</p> <div data-bbox="1177 705 1482 823" style="border: 1px solid #ccc; padding: 5px; text-align: center; margin: 10px auto; width: fit-content;"> <p>Download Form</p> </div>
<p><b>Have or had</b> health insurance through your job, your spouse’s job (or a family member’s job if you’re disabled*)</p> <p>* If you have a disability, and your coverage is based on your (non-spouse) family member’s current employment, their employer must be in a <u>large group health plan</u> for you to be eligible for the Special Enrollment Period.</p>	<p><b>Starts:</b> The first month after your Initial Enrollment Period ends.</p> <p><b>Ends:</b> 8 months after the group health plan coverage or the employment ends, whichever happens first.</p> <p><b>Coverage begins:</b> Generally, the first month after you sign up. If you sign up for Part B while you're still working, or within the first full month after losing employer coverage, you can request to delay your Part B start date up to 3 months. This Special Enrollment Period doesn't apply if you're eligible for Medicare based on End-Stage Renal Disease (ESRD), or you're still in your Initial Enrollment Period.</p>	<p>If you already have Part A, go to SSA.gov to sign up for Part B.</p> <div data-bbox="1177 1110 1461 1188" style="border: 1px solid #ccc; padding: 5px; text-align: center; margin: 10px auto; width: fit-content;"> <p>Apply Online</p> </div> <p>You can also send completed forms to your local Social Security office by fax or mail.</p> <p><b>Download forms:</b></p> <ul style="list-style-type: none"> <li>• <a href="#">I want to sign up for Part A and Part B</a></li> <li>• <a href="#">I have Part A and want to sign up for Part B</a></li> </ul>

<p><b>If you:</b></p>	<p><b>Your Special Enrollment Period:</b></p>	<p><b>How to sign up:</b></p>
<p>Volunteer and serve in a foreign country</p>	<p><b>COBRA isn't considered group health plan coverage. Getting COBRA doesn't change when this Special Enrollment Period ends.</b></p> <p><b>Starts:</b> The first day of the month any of these happen:</p> <ul style="list-style-type: none"> <li>• You're no longer a volunteer outside the United States.</li> <li>• The organization you're volunteering with no longer has tax-exempt status.</li> <li>• You no longer have health insurance that provides coverage outside of the United States.</li> </ul> <p><b>Ends:</b> 6 months later.</p> <p><b>Coverage begins:</b> The month after you sign up.</p>	<p>Go to SSA.gov to apply for Medicare online.</p> <p style="text-align: center;"><a href="#">Apply Online</a></p> <p>If you already have Part A, <a href="#">fill out form CMS 40B</a> to sign up for Part B.</p> <p>Send the completed form to your local Social Security office by fax or mail.</p>
<p>Have TRICARE</p>	<p><b>Starts:</b> When Social Security notifies you.</p> <p><b>Ends:</b> 12 months later.</p> <p><b>Coverage begins:</b> The month after you sign up, or, you may decide for coverage to begin after the end of your Initial Enrollment Period.</p>	<p><a href="#">Get more information about how TRICARE works with Medicare.</a></p>

[Check my specific situation to find out when to sign up.](#)

## Situations that don't qualify for a Special Enrollment Period:

- Your COBRA coverage or retiree coverage ends.
- You missed your 8-month window to sign up when you stopped working or lost job-based coverage.
- You have or lose your Marketplace coverage.
- You have End-Stage Renal Disease (ESRD). [Learn more about Medicare coverage for ESRD.](#)

## Joining a plan

Once you sign up for Medicare, you can join a health or drug plan at certain times. To join a [Medicare Advantage Plan \(Part C\)](#), you need both Part A **and** Part B. To join a [Medicare drug plan \(Part D\)](#), you only need Part A **or** Part B. [Find out when you can join a plan.](#)

## What do you want to do next?

Next Step



### [Ready to sign up](#)

Get forms & details about signing up for Part A and Part B

[Get Ready to Sign Up](#)

Take Action



## Estimate my eligibility

Get estimate of when you can first sign up

Get My Sign Up Date

More Details



## Get more coverage

Compare options & when to get coverage

Explore Coverage Options



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## Site Menu

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## Take Action

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## CMS & HHS Websites

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## Helpful Links

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# Signup for email updates

ENTER YOUR EMAIL ADDRESS

name@example.com

By checking this box, you consent to our [data privacy policy](#).

Next Step



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# Medicare.gov



A federal government website managed and paid for by  
the U.S. Centers for Medicare and Medicaid Services.  
7500 Security Boulevard, Baltimore, MD 21244



