Your Medicare Initial Enrollment Period

When you turn age 65, you can sign up for Medicare during your Initial Enrollment Period. This is the seven-month period that starts three months before you turn 65, includes the month you turn 65, and ends three months after you turn 65.

If you enroll BEFORE your birthday month, Medicare will start on the month you turn 65. If you enroll during your birthday month or later, your Medicare will start later. Coverage always starts on the first of the month.

You enroll 3 months before the month you turn age 65	You enroll 2 months before the month you turn age 65	You enroll 1 month before the month you turn age 65	You enroll your birthday month	You enroll 1 month after you turn age 65	You enroll 2 months after you turn age 65	You enroll 3 months after you turn age 65
	V	V	V	V	V	
Medicare starts your birthday month	Medicare starts your birthday month	Medicare starts your birthday month	Medicare starts next month	Medicare starts 1st day of next month	Medicare starts 1st day of next month	Medicare starts 1st day of next month

For questions about your Medicare Initial Enrollment Period and other Medicare-related questions, call our: Insurance Consumer Hotline and ask for SHIBA at 1-800-562-6900





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