

Find your enrollment window

First enrollment and plan changes follow different clocks.

TURNING 65? YOUR USUAL INITIAL WINDOW:



A birthday on the 1st changes timing. Confirm your exact dates.

OCT 15–DEC 7

Fall plan changes

Join, switch or drop Advantage or drug coverage.

JAN 1–MAR 31

Already in Medicare Advantage?

One change to another Advantage plan, or Original Medicare + a drug plan.

LIFE CHANGE

Special enrollment

A qualifying event may open a window. Rules and deadlines vary.

Medigap has its own enrollment protections.

Fall enrollment does not guarantee you can buy any Medigap policy. Ask before you change coverage.

Keep learning: finwell.health/learn

Sources: Medicare.gov / Sign-up, joining plans & Medigap | Checked September 11, 2026

General education. Your coverage and enrollment options depend on your circumstances.