



Finwell.Health

Medicare enrollment: Know your window

Signing up for Medicare and changing plans are different.



FIRST ENROLLMENT

Usually a 7-month window around age 65

3 months before • Birthday month • 3 months after

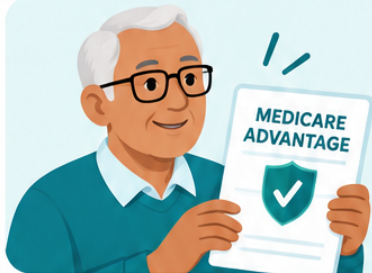
First-of-month birthdays shift this window earlier.
Confirm your dates and coverage start.



FALL PLAN CHANGES

October 15–December 7

Change Medicare Advantage or Part D coverage if eligible. Changes generally start January 1.



MEDICARE ADVANTAGE OPEN ENROLLMENT

January 1–March 31

Already in Advantage? Make one change to another Advantage plan, or return to Original Medicare and join Part D.



OTHER WINDOWS

General Enrollment: January 1–March 31

For Part B or premium Part A if you missed earlier enrollment. Coverage starts the next month.

Special Enrollment: Dates vary

Qualifying events can create another opportunity.
Medigap has separate enrollment rules.

Sources: Medicare.gov & CMS • Reviewed September 2026

Find the window that applies to you
finwell.health/schedule



Read the details. Choose your next step.

Scan for readable text, sources and help with this topic.

finwell.health/learn/infographics

Ask Finwell about this topic