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Medicare late enrollment penalties

Check your timing before you delay.

Part B • Medical

Usually **10%** of the standard premium for each full 12-month period you delayed without an exception.

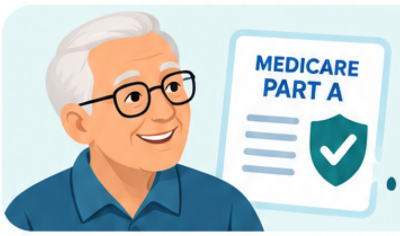
You generally pay the penalty for as long as you have Part B.

Part D • Prescription drugs

A gap of **63 days** or more without creditable drug coverage after your initial enrollment period can trigger a penalty.

Usually **1%** of the national base premium for each full uncovered month—not your plan premium.

It generally continues while you have Part D.



Part A • If you must buy it

A late sign-up can raise the premium **10%**, usually for twice the number of years you delayed.

An exception may apply

Job-based coverage may protect Part B timing. Creditable drug coverage or Extra Help can prevent a Part D penalty.

COBRA and retiree coverage do not extend the Part B job-based enrollment window.

Sources: Medicare.gov & CMS • Reviewed September 2026

Check your dates before delaying
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