

## Enrollment periods and deadlines

(See acronym definitions starting on page 3.)

Plan	IEP/OEP	AEP/GEP	SEP/GI	MA OEP	Late penalty
<b>Medicare Part A</b>	The <b>seven months</b> that begin three months before age 65, or auto-enrolled after 24 months of receiving <a href="#">SSDI</a>	GEP: <b>Occurs every January through March</b> ; if Part A free, effective date is 6 months retroactive from application; if Part A premium paid, takes effect July 1.	Any time while covered by an <a href="#">EGHP</a> through active work (self or spouse), or up to <b>eight months</b> after active work ends	N/A	None, unless premium is not free – penalty is 10 percent of premium; lasts twice as long as enrollment was delayed.
<b>Medicare Part B</b>	The <b>seven months</b> that begin three months before age 65, or auto-enrolled after 24 months if already receiving <a href="#">SSDI</a>	GEP: <b>January, February and March</b> each year; Part B coverage effective July 1.	Any time while covered by an EGHP through active work (self or spouse), or up to <b>eight months</b> after active work ends.	N/A	Premium penalty is 10 percent of current Part B premium per year of delayed enrollment; continues for lifetime, unless you qualify for <a href="#">MSP</a> .
<b>Medigap</b>	May purchase as soon as you have both Part A and Part B. OEP w/GI for first six months of Part B, regardless of age (under or over 65).	Any time, but at plan’s discretion; company may underwrite or deny for pre-existing health conditions, unless GI applies.	<b>63-day GI period</b> from date previous plan ends  <b>30-day GI period</b> (starting on current policyholder’s birthday) to switch to a different company.	N/A	May cost more. If beyond OEP and GI periods, plan may refuse to insure due to health conditions

(See acronym definitions starting on [page 3](#).)

Plan	IEP/OEP	AEP/GEP	SEP/GI	MA OEP	Late penalty
<b>Medicare Advantage</b>	The <b>seven-month period</b> that begins three months before turning age 65, or before the date of qualifying for Medicare due to <a href="#">SSDI</a> .	AEP: <b>Oct. 15–Dec. 7</b> ; effective Jan. 1.  GEP: If enrolling in Part A and B during GEP, then MA enrollment <b>April 1–June 30</b> ; effective July 1.	<b>60 days</b> following loss of other coverage, or within the first 12 months of first plan. Also includes five-star and low-performing plan SEPs.  <b>First three quarters of the year for those receiving</b> Extra Help or Medicaid.	Jan. 1–March 31 or first three months of MA if new to Medicare.  Only one action allowed.	None for health coverage. Delayed drug enrollment may incur Part D penalty added to premium.
<b>Medicare Part D</b>	The <b>seven-month period</b> that begins three months before age 65, or before the date of qualifying for Medicare due to <a href="#">SSDI</a> .	AEP: <b>Oct. 15–Dec. 7</b> ; effective Jan. 1.  GEP: If paying Part A premium, then <a href="#">PDP</a> enrollment April 1–June 30; effective July 1.	<b>60 days</b> following loss of other coverage. Also includes five-star and low-performing plan SEPs.  <b>First three quarters of the year for those receiving</b> Extra Help or Medicaid.	Jan. 1–March 31 each year if in an MA plan on Jan 1. Only one action allowed.	Penalty for each month enrollment was delayed is 1 percent of a benchmark premium; e.g., 24 months of delay becomes 24 percent penalty; continues for lifetime unless you qualify for Extra Help.

## Acronyms

ABN.....	Advance Beneficiary Notice	EOC.....	Evidence of coverage
ACA.....	Affordable Care Act	ESRD.....	End-stage renal disease
ACL.....	Administration for Community Living	FEHB.....	Federal Employees Health Benefits
AEP.....	Annual enrollment period	FPL.....	Federal poverty level
ADRC.....	Aging and Disability Resource Connection	GEP.....	General enrollment period
ALJ.....	Administrative law judge	GI.....	Guaranteed issue
ALS.....	Amyotrophic lateral sclerosis	HPV.....	Human papillomavirus
ANOC.....	Annual Notice of Change	HIV.....	Human immunodeficiency virus
APD.....	Aging and People with Disabilities	HMO.....	Health maintenance organization
CMS.....	Centers for Medicare and Medicaid Services	HMO-POS.....	HMO with point-of-service
COBRA.....	Consolidated Omnibus Budget Reconciliation Act	HSA.....	Health savings account
DFR.....	Department of Financial Regulation	IEP.....	Initial enrollment period
DME.....	Durable medical equipment	IRE.....	Independent review entity
DMEPOS.....	Durable medical equipment, prosthetics, orthotics and supplies	LEP.....	Late enrollment penalty
DOB.....	Date of birth	LIS.....	Low Income Subsidy
EFT.....	Electronic funds transfer	LTC.....	Long-term care
EGHP.....	Employer group health plan	MA.....	Medicare Advantage
		MA-OEP.....	Medicare Advantage open enrollment period
		MAC.....	Medicare Administrative Contractor

MAPD .....	Medicare Advantage with Prescription Drug	QIC .....	Qualified independent contractor
MOOP .....	Maximum out-of-pocket	QIO .....	Quality improvement organization
MSA .....	Medicare Medical Savings Account	QMB .....	Qualified Medicare Beneficiary
MSN .....	Medicare Summary Notice	RRB .....	Railroad Retirement Board
MSP .....	Medicare Savings Program	RX .....	Prescription
ODHS.....	Oregon Department of Human Services	SEP .....	Special enrollment period
OEP .....	Open enrollment period	SHIBA.....	Senior Health Insurance Benefit Assistance
OHP .....	Oregon Health Plan	SHIP .....	State Health Insurance Program
OM .....	Original Medicare	SLMB .....	(SMB/SMF) Specified Low-income Medicare Beneficiary
OMHA.....	Office of Medicare Hearings and Appeals	SMP .....	Senior Medicare Patrol
OPDP .....	Oregon Prescription Drug Program	SNF .....	Skilled nursing facility
OT .....	Occupational therapy	SNP .....	Special needs plan
PAC .....	Preauthorized check	SSA .....	Social Security Administration
PACE .....	Program of All-Inclusive Care for the Elderly	SSDI .....	Social Security Disability Insurance
PDP .....	Prescription drug plan	SSI .....	Supplemental Security Income
PFFS.....	Private fee-for-service	TrOOP .....	True out-of-pocket
PPO .....	Preferred provider organization	TTY .....	Teletypewriter
PT.....	Physical therapy	VA.....	Veterans' Affairs
		VSO .....	Veterans Service Officer